ManufacturedHomeCoach.com

THE MANUFACTURED HOME BUYER'S ROADMAP

The Entire Process of Buying a Manufactured Home

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Why I Wrote This Roadmap

I did not write this Roadmap to become rich or make a lot of money. I did not write it because I believe I know everything there is to know about manufactured homes. I also did not write it because I have a vendetta against manufactured-home dealers or because I am angry at the industry.

I wrote this Roadmap because my wife and I bought our own manufactured home in 2025, and the experience was rough. The process did not go as planned, and I wanted to create the resource I wish we had been able to find. I wanted buyers to have a place where they could learn what to expect and get a basic understanding of how the process works before going through it themselves.

Several times during the process, I found myself asking, "Is this normal? What am I supposed to do now? Why did nobody tell us this could happen?"

Financing was one of the first surprises. My wife is a doctor, which makes taking time off work difficult and requires planning. She arranged to take an entire day off so we could go to the dealership, complete the financing, and get everything straightened out. I assumed we would sit down with a finance manager at the dealership and handle the financing there. When we arrived, we learned that was not how the process would work. Most of the financing would take place over the phone with a loan officer, but the dealer had not explained that to us beforehand. She had used a hard-to-schedule day off for nothing, and she was livid.

We faced much bigger surprises once the home arrived. The crossover duct needed for our HVAC system was missing. The missing duct had been discovered and reported before move-in day, but nobody told us. At nine o'clock on the morning we expected the HVAC system to be installed, the contractor arrived and explained that the system could not work without that duct. Suddenly, we could not move in as planned, and I was left trying to figure out what to do next.

Getting the missing parts and resolving the situation became something I had to handle myself. We also dealt with gaps in the marriage-line trim, concerns with the marriage-line flooring, and plumbing in the second bathroom that had not been connected properly. A proper water test should have caught the plumbing issue earlier. We were also told that white was the only skirting color available, even though other colors could have been ordered.

None of these items ruined our home, but the poor communication made every one of them harder than it needed to be. A buyer should not have to reach move-in day before learning that an important part is missing. Buyers should know what is happening, who is responsible for correcting an item, and what they can do when the process does not go as planned.

When I went looking for help during our own purchase, the information was scattered and unorganized. I found salespeople sharing individual tips and unhappy buyers talking about their experiences, but I could not find one resource that explained the entire process from beginning to end. Buyers needed something that connected all the steps and explained what to do when something came up.

A good dealer is invaluable during this process. A good dealer communicates, prepares the buyer for what is coming, explains delays and unforeseen circumstances, and helps move the project across the finish line. Weather and unexpected circumstances can always affect a timeline, but clear communication can keep those situations from turning into complete confusion.

That is why I wrote this Roadmap. I wanted buyers to have the resource I wish we had: something that explains the process before they walk onto a sales lot, tells them what questions to ask, and helps them understand what should happen next.

Today, our home is everything we want it to be. We love it, and it is our forever home. My wife and I would not have chosen to do it any other way because a manufactured home gave us everything we needed. It was also much cheaper and faster than building a stick-built house.

I cannot promise that this Roadmap will answer every question or apply perfectly to your exact situation because every buyer and project is different. There will always be something that a Roadmap like this cannot fully explain. I do hope it helps you understand the basic process, recognize when it is okay to ask questions, stay aware of what is happening, and be more prepared than my wife and I were if something unexpected arises.

Why Buy a Manufactured Home?

THIS INTRODUCTION WILL COVER

- Why a Manufactured Home May Make Sense
- Manufactured, Modular, and Mobile Homes
- The Buyer's Roadmap at a Glance
- How to Use This Roadmap

Why a Manufactured Home May Make Sense

People choose manufactured homes for many of the same reasons they choose any other home: they want a safe, comfortable place that fits their family and their budget. A manufactured home may give you another path to homeownership when you are comparing an older house, continuing to rent, or building a brand-new stick-built house.

Compared with Buying an Older House

Buying a new manufactured home may give you:

- A brand-new home without years of wear from previous owners
- New plumbing, electrical systems, appliances, and other major components
- Newer insulation, materials, windows, and construction features that may improve energy savings
- A more up-to-date HVAC system instead of equipment that may already need replacement
- Warranty coverage for certain defects or concerns during the warranty period
- Less chance of needing an immediate remodel just to make the home fit your family
- A floor plan and features that may better match the way your family lives
- Fewer unknown repairs caused by old work, poor maintenance, or hidden damage

An older house may already include land, a foundation, utilities, a driveway, landscaping, and other improvements that a new manufactured-home project still needs. Compare the complete cost of both choices, including any repairs or remodeling the older house may require. The actual energy savings will depend on the home's specifications, climate, equipment, setup, and how your family uses the home.

Compared with Renting

Buying a manufactured home may give you:

- A home you own instead of another monthly rent payment
- More control over your space, finishes, repairs, and improvements
- The option to place the home on land you already own or land owned by your family
- More room, privacy, outdoor space, or parking than some rentals provide
- A more stable place for your family without depending on a landlord or lease renewal
- The possibility of building equity over time

Ownership is not automatically cheaper than renting, and an increase in value is never guaranteed. Your loan, land, installation, maintenance, taxes, insurance, and other costs still matter. If the home will sit on leased land, you may also have lot rent and community fees.

Compared with Building a Brand-New Stick-Built House

A manufactured home may offer:

- A lower home price, depending on the size, features, location, and site work
- A much faster construction process
- Fewer weather delays while the home is being built inside the factory
- A finished floor plan you can walk through or review before ordering
- A much lower price per square foot, depending on the home and the complete project cost
- New appliances, plumbing, electrical systems, HVAC equipment, and warranty coverage

You may also avoid some of the decisions and delays that come with designing and building a house from the ground up. You still need land, site preparation, utilities, delivery, installation, and other work, but the home itself arrives mostly built.

The main point is simple: a manufactured home can provide the space and function your family needs without requiring the time or budget of a new stick-built house or the repairs and updating an older house may need. For many buyers, that makes it a practical path to homeownership.

BUYING A HOME FOR A MANUFACTURED-HOME COMMUNITY?

This Roadmap is mainly written for someone buying a new home to place on privately owned land. Many lessons about dealers, floor plans, ordering, financing, delivery, and warranty will still help a community buyer, but leasing a homesite adds a different set of approvals, rules, fees, and responsibilities. Manufactured Home Coach is developing a separate **Buying a Manufactured Home in a Community** guide for that process.

Manufactured, Modular, and Mobile Homes

Before using this Roadmap, it helps to understand the difference between manufactured, modular, and mobile homes. These words are often used like they mean the same thing, but they describe different types of homes.

Home type	How it is built and identified
Manufactured home	Built in a factory to the federal HUD Code after June 15, 1976. It is transported on a permanent chassis and has a red HUD Label on the exterior of each section.
Modular home	Built in factory sections to the state and local building codes used for site-built homes where it will be installed. It must be installed on a permanent foundation and is not a HUD Code manufactured home.
Mobile home	A factory-built home constructed before June 15, 1976, before the HUD Code took effect. People still use the term casually for newer homes, but the correct term is manufactured home.

A manufactured home and a modular home may look similar, but they can be treated differently by lenders, insurers, appraisers, local officials, and building departments. It's important to understand the differences.

The Buyer's Roadmap at a Glance

This Roadmap follows the manufactured-home buying process from your first comparison through warranty. Each step builds on the decisions and work that came before it.

1. **Manufacturers, Brands & Dealers** — Learn who builds and sells the homes available in your area and how to compare them.
2. **Floor Plans** — Choose a layout that fits the way your family lives and compare what each manufacturer includes.
3. **Land** — Make sure the property legally and physically works for the home before you commit.
4. **Ordering Your Home** — Finalize the home, options, specifications, responsibilities, and price before the order is submitted.
5. **Financing** — Understand the available loan paths, prepare your paperwork, and compare the complete cost instead of only the monthly payment.
6. **Site Preparation & Utilities** — Prepare the homesite, foundation, access, electrical service, water, septic or sewer, and HVAC.
7. **Delivery & Setup** — Follow the home's arrival, placement, joining, support, leveling, connections, anchoring, and installation.
8. **Trim-Out** — Complete the interior and exterior marriage line and address major items needed to make the home livable.
9. **Warranty** — Inspect the home, build an organized punch list, report every concern in writing, and track each repair until it is complete.

The exact order can overlap. Financing, land work, permits, ordering, and contractor scheduling may move forward at the same time. Use the Roadmap to understand how each part connects and what must be completed before the project can safely move ahead.

How to Use This Roadmap

If you are just beginning, read the Roadmap from the start. The early decisions about the manufacturer, dealer, floor plan, land, order, and financing affect everything that follows.

If your purchase is already underway, begin with the step that matches where you are now. Then look back at the earlier steps for anything that may have been missed and read ahead so you know what is coming next.

As you work through the Roadmap:

- Write down questions before speaking with a dealer, lender, contractor, or service department
- Keep estimates, contracts, specifications, approvals, pictures, videos, emails, and receipts
- Use the included checklists and the free resource library to stay informed and organized along the way
- Follow the digital links for official resources and more detailed explanations
- Use the Key Terms section near the back when you run into an unfamiliar word
- Confirm state, county, city, and other local codes and requirements because they can vary drastically by location and the type of home you are going to purchase

Do not feel like you have to remember everything at once. Use this Roadmap as a reference throughout the project. Come back to the matching step whenever you need to prepare for a decision, meeting, crew visit, or repair.

Step 1 — Manufacturers, Brands & Dealers

Overview

Understanding who builds and sells manufactured homes will help you compare the homes available in your area and choose the right companies to guide your purchase.

THIS SECTION WILL COVER

- How Manufactured Homes Are Built
- Understand Manufacturers, Brands, and Plants
- Major Manufacturers and Brand Names
- Understand Market Presence and Online Reviews
- Compare What Each Plant Builds
- Use the Online Manufacturer Directory
- Understand What a Dealer Does
- Understand Dealer Types
- Compare Dealers Beyond Price
- Questions Every Buyer Should Ask
- Warning Signs to Watch For
- Coach's Takeaway

How Manufactured Homes Are Built

Manufactured homes are built in factories in a process similar to the way cars are built. A steel frame enters the production line, and the home moves from station to station as crews build the floors, walls, roof, plumbing, electrical system, and interior. Depending on the plant and the home, a completed home or home section may move through the main production line in about a day. Production speed varies widely between factories.

At a minimum, every manufactured home must be built to the federal HUD Code. Manufacturers can choose to build above those standards.

A modular home is also built on a factory assembly line, but it must meet the same state and local building codes that would apply to a site-built home at its destination. Because those requirements depend on where the home will be installed, modular homes are usually built to order.

It is important to know whether you are buying a manufactured home or a modular home because each type follows different codes, rules, and installation requirements.

Understand Manufacturers, Brands, and Plants

A manufacturer may operate several factories and sell homes under several brand names. The name advertised by the dealer may be a brand, product line, or plant name instead of the parent company.

For example, many buyers assume all Clayton homes are the same because they recognize the Clayton name. But not every Clayton home is built the same. The same is true for Cavco and Champion homes. The home can vary depending on which manufacturing plant builds it, not just the brand name on it.

The specific plant matters because plants owned by the same parent company may build different floor plans and use different standard features, materials, specifications, and available options. Do not compare homes by the logo alone. Confirm the parent manufacturer, brand, plant, model, and written specifications for the home you are considering.

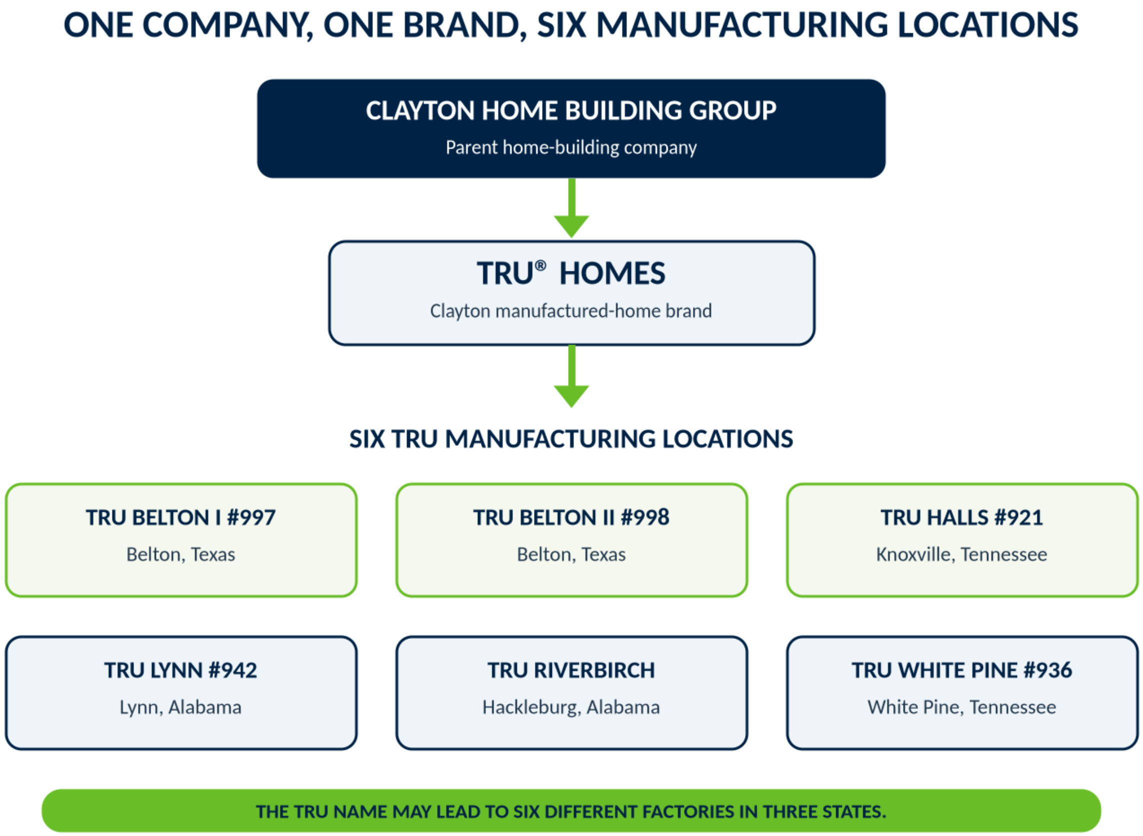
Availability also varies by region. Plants normally serve a limited delivery area, so a home or brand offered in one state may not be available in another. The homes displayed on a dealer's lot are only part of what may be available. Ask which plants and brands the dealer carries and whether other floor plans can be factory ordered.

Major Manufacturers and Brand Names

Three parent companies—Clayton Homes, Cavco Industries, and Skyline Champion—build a large share of the manufactured homes sold nationwide. This chart is not a complete list. It shows some of the brand names buyers may see.

Parent manufacturer	Brands or names buyers may see
Clayton Homes	Clayton, TRU, Southern Homes, Southern Energy Homes, Cavalier, Buccaneer, Giles, Schult
Cavco Industries	Cavco Homes, Fleetwood, Palm Harbor, Commodore, Destiny, Oak Creek
Skyline Champion	Champion Homes, Skyline Homes, ScotBilt Homes, Jacobsen Homes, Regional Homes

Brand names and company ownership can change. Confirm the current relationship with the dealer before choosing a home.



Clayton, TRU, and the Six TRU Manufacturing Locations

Plant locations verified against the Manufactured Housing Institute Plant List dated January 31, 2026.

Understand Market Presence and Online Reviews

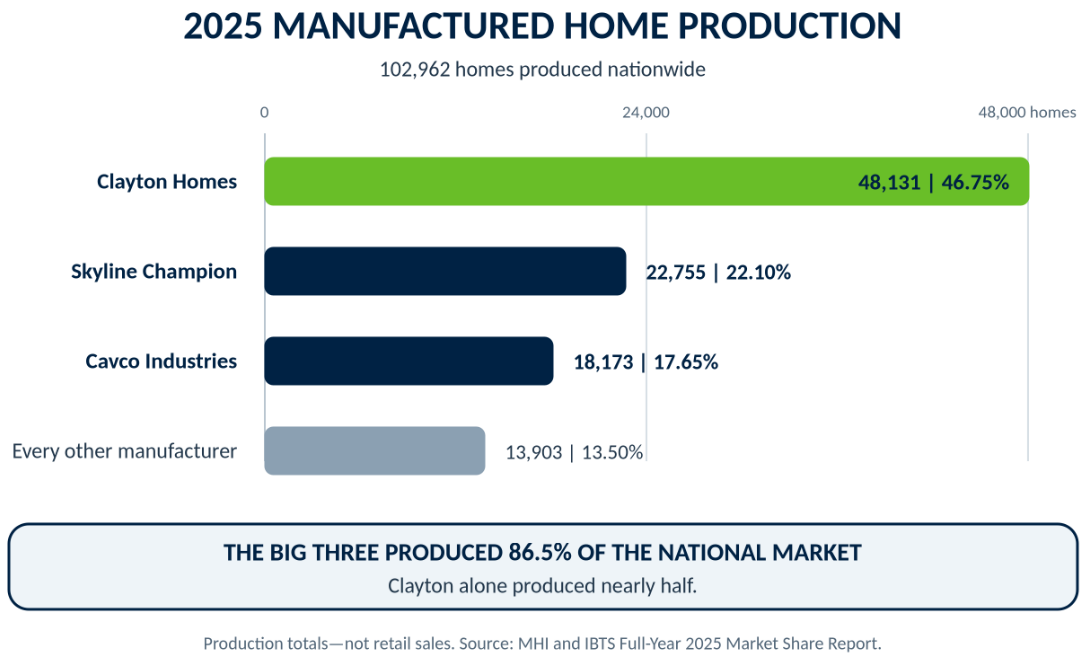
Everyone has seen the Clayton horror stories. But why do you see them so often?

Before judging Clayton—or any manufacturer—by what you see online, consider how many homes the company builds and how many dealer lots can sell them. A company with a large share of the market will naturally have more buyers—and usually more complaints posted online—than a company that builds far fewer homes.

Clayton is a good example. According to the Manufactured Housing Institute, Clayton produced 48,131 manufactured homes in 2025—nearly 47% of all manufactured homes produced nationwide. When one company builds almost half of the market, you should expect to see its name appear in more reviews and complaint posts.

2025 Manufactured Home Production

These are production totals, not retail sales. MHI reported that manufacturers produced 102,962 homes nationwide in 2025.



2025 Manufactured Home Production by Manufacturer

Clayton, Skyline Champion, and Cavco produced more than 86% of the manufactured homes built in the country that year. That difference in volume matters when you compare the raw number of online reviews or complaints.

Clayton also has much more sales reach than many buyers realize. Clayton Home Building Group reports that its homes are available through more than 350 Clayton Homes centers and more than 700 independent retail home centers. That is more than 1,050 retail locations combined. Clayton builds more homes and has more places capable of selling them, so its name reaches more buyers and naturally appears in more online reviews.

That does not mean you should ignore a complaint. It means the total number of complaints does not tell you the failure rate or the full story by itself. Look for repeated concerns connected to the specific manufacturing plant, home model, dealer, installer, or service process you are considering. Compare those patterns with the company's sales volume before deciding what the reviews mean.

Sources: Manufactured Housing Institute and IBTS — Full-Year 2025 Market Share Report and Clayton Home Building Group — Retail Partners

Compare What Each Plant Builds

Meeting the HUD Code does not mean every manufactured home is built the same way. The code is the minimum. Manufacturers and plants may use different insulation, windows, appliances, cabinets, wall construction, roof designs, energy packages, finishes, and standard features above that minimum.

Compare written specifications side by side. An item included as standard by one plant may cost extra at another. Also compare the available options and upgrades instead of assuming two similar floor plans include the same materials or features.

The name on the sign does not build the home. The plant, its production team, and the approved specifications determine what is actually built.

Use the Online Manufacturer Directory

Use the online Manufacturer and Dealer Directory at ManufacturedHomeCoach.com. It can help you find manufacturers and manufacturing plants that may serve your area, then connect you with their websites to learn more about the homes and floor plans they build.

VIEW THE ONLINE DIRECTORY

Scan the QR code or visit manufacturedhomecoach.com/directory.

QR code for the Manufacturer and Dealer Directory

Understand What a Dealer Does

The manufacturer builds the home. The dealer sells it and guides the buyer through much of the project. Depending on the dealership, the dealer may help you:

- Select a floor plan
- Understand available options and upgrades
- Coordinate financing when applicable
- Place the home order with the manufacturer
- Schedule delivery and setup
- Coordinate contractors and project handoffs
- Handle or help coordinate warranty communication

Every dealership operates differently. Ask for a written explanation of what the dealer will handle, what is included in the price, and what you must coordinate yourself.

Understand Dealer Types

There are two different ways to describe manufactured-home dealers: **brand versus independent** and **experience versus volume**. These are useful descriptions, not official legal categories.

A brand dealer mainly represents one manufacturer or one family of related brands. Its salespeople may have deeper knowledge of that manufacturer's floor plans, options, ordering system, factories, and warranty process.

A independent dealer is independently owned instead of being owned by a manufacturer. An independent dealer may sell homes from one manufacturer or several manufacturers, depending on its agreements and service area.

An experience dealer focuses on providing a complete home-buying experience. It packages and presents the normal sales and project process as an experience and sells that experience at a premium. An experience dealer can be a brand dealer or an independent dealer.

A volume dealer focuses on lower home prices and selling more homes to more buyers. Almost all volume dealers are independent dealers. The buyer may be responsible for coordinating more parts of the project when fewer services are included in the price.

One type is not automatically better than another. Compare the actual homes, written prices, included work, communication, project coordination, and support after the sale. Independent and volume dealers can provide the same kind of buying experience without charging an experience-dealer premium. Do not assume a higher price automatically means better service.

FROM MY EXPERIENCE

When my wife and I were shopping for our home in 2025, we first visited an experience dealer close to where we lived. The home we wanted was priced at $199,900. That price included standard setup, HVAC, and two sets of steps, but it did not include land preparation, utilities, or the other work needed at the homesite.

About 30 miles west, a volume dealer offered the same home for $142,000 with the same items included. That was a $57,900 difference—nearly $58,000—for the same home and included work.

The point is simple: shop around. Once you find the floor plan you want, ask every dealer in your area that can sell or order that home for a written quote. Make sure each quote covers the same home, options, and included work so you can compare them fairly. You may be surprised by how much the price changes from one dealer to another. Step 2 — Floor Plans explains how to compare the plan across dealers and manufacturers.

Compare Dealers Beyond Price

Not every dealer provides the same level of service. Compare communication, honesty, organization, project coordination, written information, and post-sale support along with the price.

Pay attention to whether the dealer returns calls and emails, explains the process, answers direct questions, and clearly separates what is included from what costs extra. The way a dealer communicates before the sale can give you an idea of what the project may feel like after you sign.

The lowest price may be the best value, but not always. A slightly higher price may be worth it when it comes with better communication, stronger project coordination, and dependable service. Compare the complete buying experience instead of choosing from the advertised home price alone.

Questions Every Buyer Should Ask

Before choosing a dealer, ask:

- What is included in the advertised price?

- What costs are not included?
- Which manufacturer, brand, and plant will build the home?
- What other floor plans can you order from the plants you carry?
- Who coordinates delivery and setup?
- Who coordinates site work, utilities, and contractors?
- Who will be my main point of contact?
- How will I receive project updates?
- How does the warranty process work?
- What should I expect after delivery?

A good dealer should welcome informed questions and provide clear answers.

If the answers are unclear, or it feels like the dealer is avoiding a direct answer, slow down. Consider whether that dealer has earned your trust and is worth your money before you move forward.

Warning Signs to Watch For

Slow down and ask more questions when a dealer:

- Avoids answering straightforward questions
- Will not provide important pricing, responsibilities, or promises in writing
- Pressures you to make an immediate decision
- Changes pricing without a clear explanation
- Cannot explain the buying process or who handles each part
- Promises an exact delivery or move-in date before you have even paid a deposit or finalized the order
- Does not answer the phone or return messages

One concern may have a reasonable explanation. Several concerns together are a reason to slow down, gather more information, and compare another dealer before committing.

No dealer can accurately guarantee an exact delivery or move-in date that early. Factory scheduling, financing, permits, site preparation, weather, transportation, setup crews, utilities, inspections, and trim-out can all affect the schedule. A dealer can give you a reasonable estimate, but presenting an exact date as guaranteed before the project has started is not honest.

A dealer that does not answer the phone or return messages is probably not a dealer you want to do business with. If communication is already poor before the sale, do not expect it to improve once the dealer has your money.

COACH'S TAKEAWAY

Compare the plant, home specifications, dealer responsibilities, communication, and total value—not just the logo or advertised price. Choose a home you understand and a dealer you trust to stay organized and guide the project from order through warranty.

WHAT'S NEXT: Once you understand how manufacturers, brands, plants, and dealers fit together, the next step is choosing the layout that works for your family. Step 2 — Floor Plans covers floor plans.

Step 2 — Floor Plans

Overview

A floor plan is the home's interior layout. It determines how your family will live in the home every day, making the layout more important than square footage, brand, or cosmetic finishes alone.

THIS SECTION WILL COVER

- One Layout, Many Manufacturers
- What to Evaluate in a Floor Plan
- Questions to Ask While Choosing a Floor Plan
- Imagine Living There Every Day
- Confirm What Each Dealer Can Order
- Choose Upgrades Carefully
- Finalize Changes Before Production
- Coach's Takeaway

One Layout, Many Manufacturers

Many manufacturers build similar floor plans. The same basic layout may appear under different model or brand names, with small differences in the room sizes, kitchen, bathrooms, windows, storage, or exterior design.

Find the layout you like first. Then compare the different versions to decide which manufacturer and plant build it with the features, materials, and price that work best for you.

For example, compare the Helicon 3.0 from Winston Homebuilders with The Hexagon from Southern Energy Homes. Both are 32-by-76 multi-section homes with four bedrooms and nearly the same amount of living space.

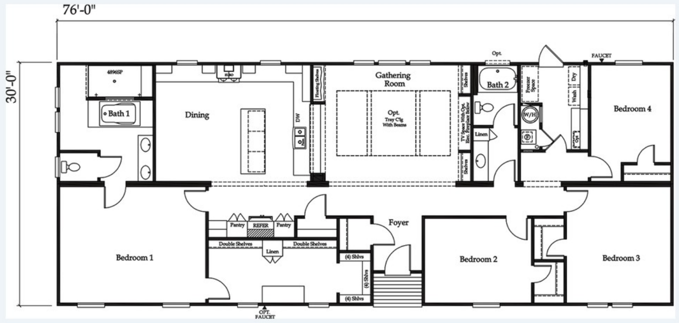
ONE LAYOUT, TWO MANUFACTURERS

Similar size. Similar room placement. Important differences.

HELICON 3.0

Winston Homebuilders · Champion Homes

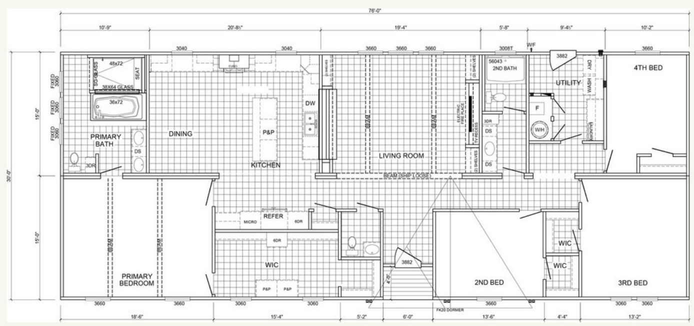
32 × 76 | 4 BED | 2 BATH | 2,280 SQ. FT.



THE HEXAGON

Southern Energy Homes · Clayton Home Building Group

32 × 76 | 4 BED | 3 BATH | 2,256 SQ. FT.



THE HEXAGON USES PART OF THE LAYOUT FOR A THIRD BATHROOM.

Compare the actual drawings, features, options, specifications, and price.

Official floor-plan drawings shown for comparison. Plans, specifications, options, and availability may change.

Sources: Champion Homes and Southern Energy Homes. Accessed August 6, 2026.

One Layout, Two Manufacturers: Helicon 3.0 and The Hexagon

The Hexagon changes part of the layout to add a third bathroom, but the two homes still use the same basic layout. This shows how different manufacturers can offer their own versions of a floor plan under different names. Compare the actual floor-plan drawings, room sizes, standard features, available options, and written specifications before deciding which version is better for you. Floor plans and availability can change, so confirm both with the dealer.

What to Evaluate in a Floor Plan

Do not judge a floor plan by square footage alone. Look at how the rooms are arranged and whether the home will work for your family every day.

Check:

- The number and location of the bedrooms.

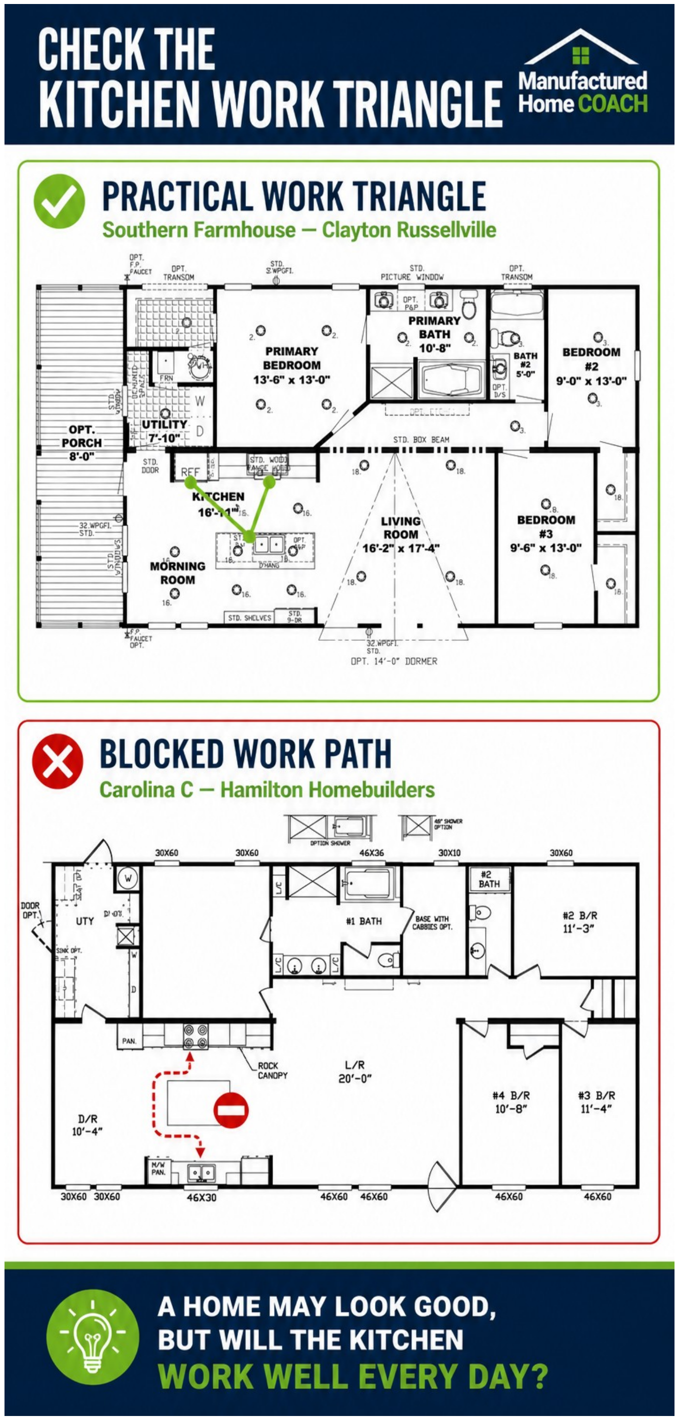
- How close the children's bedrooms are to the primary bedroom.
- Whether the laundry room is close to your bedroom for convenience or farther away so you do not hear the washer and dryer running.
- Which rooms share walls. Interior walls are not soundproof, so consider how noise may travel between bedrooms, bathrooms, the living room, and the laundry room.
- The number and layout of the bathrooms.
- The size of the kitchen and how much counter space it has.
- Pantry space and other food storage.
- Closet and storage space throughout the home.
- Whether your furniture will fit without blocking doors or walkways.
- How people will move between the rooms used most often.
- Where your family will naturally gather.
- Whether the layout will still work if your family's needs change.

A larger home is not always a better home. A well-designed smaller floor plan can feel more comfortable and useful than a larger home with wasted space or poorly placed rooms.

COACH'S THOUGHT: CHECK THE KITCHEN TRIANGLE

Pay close attention to the location of the refrigerator, sink, and stove. These three areas should form a simple triangle without a countertop or kitchen island blocking the path between them.

Some kitchens look great when you tour them but become frustrating once you start cooking. If you have to walk around the island every time you move from the refrigerator to the sink or stove, the layout may not be practical. Picture yourself preparing a full meal before deciding whether the kitchen will work for you.



Kitchen Work Triangle: Practical and Blocked Examples

Questions to Ask While Choosing a Floor Plan

Ask the dealer:

- Do you have this floor plan available to look at in person?
- Which manufacturer and plant build this home?
- Are there similar versions available from another manufacturer or plant?
- What comes standard with this floor plan?

- Which features in the display home are upgrades?
- What changes can the factory make to the layout?
- Can rooms, doors, windows, closets, or cabinets be moved?
- Are there other bedroom or bathroom options for this plan?
- What are the actual room dimensions?
- Is this plan available for my delivery location?
- Is the online 3D tour current?
- Are the colors, finishes, and options shown online still available?
- Can I get a printed floor plan and current written specifications to take home?

ONLINE PHOTOS AND 3D TOURS MAY BE OUTDATED

Manufacturers regularly change available colors, finishes, options, and even parts of their floor plans. Their websites and dealer websites may not always be updated when those changes happen.

If you find a home through an online listing or 3D walkthrough, ask the dealer whether it shows the current version of the home. Use the website to help you shop, but confirm the current layout, colors, finishes, standard features, and available options before making your decision.

Imagine Living There Every Day

Do not just tour the floor plan. Imagine living in it on a normal day.

Walk through the home in your mind and think about:

- Carrying groceries from the car to the kitchen.
- Cooking while other people move through the kitchen and living room.
- Getting everyone ready for work or school in the morning.
- Moving laundry from the bedrooms to the laundry room.
- Using the washer and dryer while someone is sleeping.
- Children going between their bedrooms and bathrooms at night.
- Where your couch, television, dining table, and bedroom furniture will go.
- Where you will store cleaning supplies, food, towels, and everyday clutter.
- Whether doors, cabinets, and appliances will block walkways when opened.
- Where guests will sit and which bathroom they will use.
- Whether anyone in the home needs more privacy or a quieter bedroom.
- Whether the layout will still work as your family grows or changes.

A floor plan can look great during a short walkthrough and still become frustrating once you live in it. Slow down and picture an ordinary week—not just how the home looks on the dealer's lot.

Confirm What Each Dealer Can Order

A dealer cannot order every home from every manufacturer. A brand dealer generally sells homes from that brand family only. An independent dealer may work with several manufacturers, but it is still limited to the manufacturers, plants, and models it is authorized to sell.

An allotment may also limit which models a dealer can sell in a particular market or territory. That is why a plan you find at one dealer may not be available through another dealer, even when both work with the same manufacturer.

Ask each dealer:

- Which manufacturers and plants can you order from?
- Can you order the exact floor plan I want?
- What options and changes does this manufacturer allow for this floor plan?
- Can you give me a written quote showing everything included?

Some manufacturers offer very few choices beyond basic colors and finishes. Others allow major changes to the layout, rooms, windows, cabinets, exterior, and other parts of the home. Ask what can actually be changed before assuming the floor plan can—or cannot—be customized.

Once you find the floor plan you want, check other dealers. Another dealer may carry the same home or a similar floor plan from a different manufacturer.

FROM MY OWN EXPERIENCE

When my wife and I bought our home in 2025, a nearby experience dealer priced the home we wanted at $199,900. That included the standard setup, HVAC, and two sets of steps, but it did not include the land, site work, utilities, or other project costs.

About 30 miles away, a volume dealer offered the same home with the same basic items included for $142,000—a difference of nearly $58,000.

The point is simple: shop around. Once you find the floor plan you want, get written quotes from other dealers that can order it. You never know how much the price may change from one dealer to another.

Choose Upgrades Carefully

Some upgrades improve how the home performs. Others mainly change how it looks. Decide which upgrades are worth adding before they become part of the home's total price.

Performance upgrades may include:

- Additional insulation.
- Energy-saving packages.
- Upgraded windows.
- Upgraded heating and cooling equipment.
- Heat-pump water heaters.
- Extra electrical outlets.
- Exterior water spigots and electrical outlets.
- Ceiling fans or wiring and bracing for future fans.
- Lights in closets.

These items are usually easier and less expensive to add while the home is being built. Cosmetic upgrades such as feature walls, decorative lighting, fireplaces, and upgraded finishes may be easier to add later.

There is nothing wrong with choosing cosmetic upgrades. Just understand what each upgrade costs and whether you could add something similar later for less money. Ask the dealer for an itemized list showing the price of every upgrade.

FROM MY OWN EXPERIENCE

When my wife and I ordered our home, we chose the upgraded energy-saving package. It included a heat-pump HVAC system, a heat-pump water heater, more insulation, upgraded vapor barriers, and additional air sealing around openings in the home.

I also own the home next door where my parents live. Their home was built in the 1970s and is about 1,800 square feet. Our home is newer and slightly larger at about 2,000 square feet, but our monthly power bill is usually $100 to $120 lower.

In one recent month, our bill was about $225 while theirs was between $350 and $360. This is not a perfect comparison because the homes are different ages and the people living in them use power differently. Still, the difference showed me that better insulation, air sealing, HVAC equipment, and water heating can have a real effect on monthly expenses.

Not every energy upgrade provides the same value in every part of the country. In warmer **Thermal Zone 1**, upgrades such as 2×6 exterior walls and additional insulation may not provide the same benefit they would in the colder **Thermal Zones 2 and 3**. Consider your climate, the complete energy package, and its added cost before deciding which upgrades are worth buying.

Coach's Recommendations

These are upgrades I would consider for my own home because they improve how the home performs or functions—not just how it looks.

- **Insulation:** Add as much insulation as you can reasonably afford.
- **Energy-saving packages:** Ask whether the manufacturer offers one and exactly what it includes. Some manufacturers offer comprehensive packages while others do not. Clayton's eBuilt homes, for example, are built to U.S. Department of Energy Zero Energy Ready Home specifications. Features may vary by model and location.
- **Extra electrical outlets:** Think about where you will place televisions, furniture, appliances, chargers, tools, and holiday decorations.
- **Exterior water and power:** Check the number and location of exterior water spigots and electrical outlets. Many homes include only one of each, often near the back door. Consider adding at least one spigot and one outlet to the front, along with any other locations you will need around the home. They are usually much less expensive to add at the factory than afterward.
- **Ceiling fans:** Order ceiling fans or have the factory add the wiring and bracing in rooms where you may install fans later.
- **Closet lights:** Make sure every closet has a light. Many mid-range and lower-priced homes leave lights out of smaller closets. Check each closet and add a light where one is not included.

- **Electrical plan:** Ask for the home's electrical plan before finalizing your order. Dealers may not provide it automatically, but it is worth requesting. Check the locations of light switches, outlets, closet lights, ceiling fixtures, and fan wiring.

CHECK THE ELECTRICAL PLAN

I did not review the electrical plan closely enough before we ordered our home. The switch for our main kitchen lights is on a completely different wall from the switch for the lights over the island. There is no practical reason for the switches to be separated, but no one caught it before the home was built.

It is a small inconvenience, but we notice it every day. I should have reviewed the electrical plan beforehand, and I recommend that every buyer ask to see it before approving the order.

FREE ENERGY-EFFICIENCY GUIDE

Download the free

Manufactured Home Energy Efficiency guide

for a simple comparison of HUD Code, ENERGY STAR Version 3, and ZERH requirements.

Print readers can scan this QR code to open the same guide.

QR code for the free Manufactured Home Energy Efficiency guide

Finalize Changes Before Production

Before you finalize the order and the dealer sends it to the factory, review everything carefully. Once production begins, structural changes and even small adjustments may be difficult—or impossible—to make.

If a change can still be made after the home leaves the factory, it will usually cost much more because the work must be handled during setup or trim-out. Late changes can also delay the project. Take the time to make sure the order is correct before approving it.

Review:

- The correct manufacturer, plant, model, and floor plan.
- Bedroom and bathroom options.
- Any changes to walls, doors, windows, closets, or cabinets.
- Exterior colors, siding, shingles, and trim.
- Interior colors, flooring, cabinets, countertops, and finishes.
- Appliances and plumbing fixtures.
- Insulation and energy-package selections.

- Heating, cooling, and water-heating equipment.
- The electrical plan, including outlets, switches, lights, and ceiling-fan wiring and bracing.
- Exterior water spigots and electrical outlets.
- Every option and its additional price.
- Everything the dealer agreed to include.

Get the final floor plan, order sheet, electrical plan, specifications, and price in writing. Keep copies of everything you approve.

Do not sign an incomplete order or rely on a verbal promise that something will be added later. The home the factory builds will be based on the order it receives—not what you remember discussing with the salesperson.

COACH'S TAKEAWAY

The manufacturer builds the home, but the floor plan shapes how your family will live every day.

A home may look pretty, but is it functional and practical for the way your family actually lives? Look past the colors, decorations, and furniture. Think about the room locations, storage, noise, traffic flow, kitchen layout, and where your own furniture will go.

Choose the layout that fits your family first. Then compare manufacturers, dealers, prices, options, and construction to find the best version of that home.

Review every plan and option carefully, and make sure the final order is correct before it goes to the factory.

WHAT'S NEXT: Once you know which layout fits the way your family lives, the next question is where the home will go. Step 3 — Land covers land.

Step 3 — Land

Overview

Before buying or committing to a piece of land, confirm the local regulations and whether a manufactured home is allowed. Check the delivery route and clearing needed, available utilities, homesite drainage, required testing such as a perc test, and any additional costs required to prepare the property.

THIS SECTION WILL COVER

- Confirm the Home Is Allowed
- Evaluate the Property
- Access and Delivery Route
- Utilities
- Drainage, Grading, and Site Work
- Surveys, Soil Tests, and Inspections
- Get Written Estimates Before Buying
- Coach's Takeaway

Before You Buy the Land: Seven Things to Confirm

Confirm the Home Is Allowed

Before you buy land or commit to using family property, confirm that the exact type of home you plan to purchase is allowed there. Rules can vary between states, counties, cities, and neighborhoods.

Check with the county or city office that handles zoning, planning, building permits, or manufactured-home placement. Ask:

- Are manufactured homes allowed on this property?
- Are modular homes treated differently?
- Is a single-section home allowed, or does the home have to be multi-section?
- Are there minimum size, roof-pitch, siding, foundation, or age requirements?
- How many homes can be placed on the property?
- What setbacks are required from roads, property lines, septic systems, and other buildings?
- Are there any special permits or inspections?
- Does the property need to be rezoned, subdivided, or combined with another parcel?

Also check for deed restrictions, restrictive covenants, and HOA rules. A county may allow the home while a private restriction still prevents you from placing it there.

Do not rely only on the seller, real-estate agent, neighbor, or dealer. Confirm the requirements with the proper local office and get the answer in writing whenever possible. Make sure the approval applies to your exact property and the type of home you plan to purchase.

Evaluate the Property

Now that you know your home can legally be placed on the property, it is time to evaluate the land further and determine how much it will actually cost to make it ready.

Start by identifying a practical homesite. Make sure there is enough usable space for:

- The home and required setbacks—the minimum amount of space local rules require between the home and property lines, roads, other buildings, septic systems, or other protected areas.
- The foundation. If you are placing a modular home over a basement, ask the local building department, foundation contractor, and engineer which soil tests or geotechnical evaluations are required. Complete them before the basement and foundation are designed or excavated.
- A driveway and delivery access.
- Utility connections.
- A septic system and replacement area when public sewer is unavailable.
- Drainage around the home.
- Any future porch, deck, garage, shed, or addition you may want.

Look closely at the condition of the property:

- Is it steep, low, wet, rocky, or heavily wooded?
- Will trees, stumps, brush, or old structures need to be removed?
- Will the homesite need excavation, fill dirt, grading, drainage work, or retaining walls?
- Are the property boundaries clearly known?
- Does the land already have a driveway, utilities, septic system, or previous homesite?
- If improvements already exist, are they usable and approved for your new home?

CHECK THE FLOOD ZONE BEFORE YOU BUY

A property can look completely dry when you visit it and still be located in a flood zone. Check the property through the FEMA Flood Map Service Center and confirm the results with the local floodplain office.

Check the proposed homesite and the delivery and driveway route—not just the property address.

Flood-zone requirements may affect where the home can sit, foundation or elevation requirements, insurance, financing, and the cost of preparing the property.

Raw land may cost less to purchase, but it usually requires more work, money, and time. Improved land may cost more upfront but could lower the total project cost if its driveway, utilities, septic system, and homesite can be reused.

If you are using family land, confirm who owns it, where the boundaries are, and whether you have the legal right to place and finance a home there.

IF THE LAND IS ALREADY IN A MORTGAGE, START EARLY

Before choosing or ordering a home, tell the current land lender and your future home lender what you plan to do. The land may need to be subdivided, released from the existing mortgage, paid off, or combined with the new loan. These steps can take time, so do not wait until the home is ready to order.

The question is not only, **“Can the home fit here?”** It is also, **“How much will it cost to make this property usable?”**

FREE LAND CHECKLIST

Download the free

Is This Land Suitable for a Manufactured Home? checklist

and use it before buying land, signing a land contract, or committing to family property.

Print readers can scan this QR code to open the same checklist.

QR code for the free land-suitability checklist

Access and Delivery Route

A driveway that works for a car or pickup truck may not work for a manufactured home. The home arrives in one or more large sections, and the delivery crew needs enough room to reach the homesite, turn, position each section, and leave safely.

Check the entire route from the main road to the homesite for:

- Narrow roads or entrances.
- Sharp turns and tight curves.
- Steep hills or sudden changes in slope.
- Low tree limbs, power lines, phone lines, and cables.
- Gates, fences, mailboxes, signs, and landscaping.
- Ditches, culverts, bridges, and weak or narrow crossings.
- Soft ground, mud, loose soil, or areas that hold water.
- Trees, stumps, brush, and structures that must be removed.
- Enough open space near the homesite for the transporter, setup equipment, and every section of the home.
- A legal access easement if the property uses a private or shared road.

Ask the dealer or delivery contractor to inspect the route before you buy the land. They can identify clearing, grading, entrance, culvert, or road work that may be required.

Find out who is responsible for completing and paying for that work. Also ask whether utility companies must move or raise any overhead lines before delivery.

Do not assume the crew can “make it work” on delivery day. If the home cannot safely reach the homesite, delivery may be delayed and the additional work may become your responsibility and expense.

Utilities

Confirm which utilities are available before you buy the land. A utility line being "at the road" does not mean the property is ready to connect or that the connection will be inexpensive.

Check:

- **Electricity:** Which company serves the property? How far will service need to run? Will you need new poles, underground service, easements, or a transformer?
- **Water:** Is public water available? Where is the nearest tap, and what are the tap and connection costs? If public water is unavailable, can the property support a well?
- **Sewer or septic:** Is public sewer available? If not, where can a septic system and required replacement area go?
- **Natural gas or propane:** Is natural gas available, or will the home need propane or all-electric equipment?
- **Internet and phone service:** Which providers serve the address, and what type of service is actually available?
- **Cable or satellite:** Confirm availability if either matters to you.

Contact the utility providers directly. Ask whether they serve the exact parcel, what work is required, what you must provide, and what the connection is expected to cost. Get written estimates whenever possible.

If the property does not have a valid physical address, ask the county or city which office assigns one. The office may be called 911 Addressing, E-911, GIS, Planning, Engineering, or Addressing. An assigned address may be needed before utilities, permits, financing, emergency services, and delivery can be arranged.

First verify whether the parcel already has an address from a previous home. If it does, confirm that address with the local government and make sure it matches the proposed driveway or homesite. If a new address is required, be prepared to provide the parcel number, proposed driveway or homesite, nearby address or landmark, driving directions, and GPS coordinates if requested.

THE STREET ADDRESS AND MAILBOX LOCATION ARE SEPARATE

Local government assigns the physical address. Afterward, confirm that the local post office recognizes it and ask where an approved mailbox may be installed. Do not choose the mailbox location based on a guess.

The farther utilities must travel across the property, the more clearing, trenching, wire, pipe, labor, and equipment the project may require. Include those costs when deciding whether the land is affordable.

Drainage, Grading, and Site Work

Water must be able to drain away from the homesite. A property can look fine during dry weather and become a muddy or flooded mess after heavy rain.

Look for:

- Low areas where water collects.
- Wet or soft ground.
- Ditches, creeks, ponds, and seasonal drainage paths.
- Water flowing onto the property from roads or neighboring land.
- Signs of erosion, washed-out soil, or standing water.
- Steep slopes that may require major excavation.

- Areas that may need fill dirt, compaction, or retaining walls.
- A driveway that may need grading, gravel, culverts, or drainage pipes.
- Enough room for water to drain without flowing under the home or toward the septic system.

Visit the property during or shortly after heavy rain when possible. You may see drainage concerns that are not noticeable on a dry day.

Ask a qualified site-work contractor to evaluate the proposed homesite before you buy. Find out what clearing, excavation, fill, grading, compaction, driveway work, drainage work, erosion control, or retaining structures may be needed.

This is not the stage where every final grade must be designed. The goal is to understand whether the property has a reasonable homesite and what major site-work expenses may be waiting for you.

Surveys, Soil Tests, and Inspections

Before buying the property, find out which surveys, tests, and inspections are required for your project. The exact requirements will depend on the location, type of home, foundation, utilities, and condition of the land.

You may need:

- **Boundary survey:** Confirms the property lines, corners, easements, and possible encroachments.
- Perc test or soil evaluation**:** Determines whether the soil can support the required septic system when public sewer is unavailable.
- **Septic inspection:** Checks an existing system before you assume it can be reused.
- **Well inspection and water testing:** Checks the condition, output, and water quality of an existing well.
- **Foundation soil testing:** May be required for certain foundations, difficult soil conditions, or a modular home placed over a basement.
- **Floodplain or elevation review:** May be needed when the property or homesite is in or near a mapped flood zone.
- **Inspection of existing improvements:** Confirms whether an existing driveway, culvert, utility connection, retaining wall, or previous homesite can be safely and legally reused.

Do not assume an old septic system, well, driveway, or utility connection is usable because it is already on the property. Have the appropriate professional inspect it and confirm whether it meets the current requirements for your home.

If the property needs septic approval, make that approval a written condition of the purchase whenever possible. If the land fails the required testing, you need a way to walk away instead of being stuck with property that cannot support the project. Contract requirements vary, so use a qualified local real-estate professional or attorney when writing the condition.

Get Written Estimates Before Buying

Once you understand what must be done to place the home on the property and make it livable, ask the dealer to inspect the land. The dealer and its site-work crew can identify the work they believe is needed and provide a written estimate for completing it.

The estimate may include:

- Clearing and grading.

- Driveway and delivery access.
- Foundation work.
- Drainage.
- Electric, water, and sewer connections.
- Well or septic work.
- Other work needed before the home can be occupied.

After you receive the dealer's estimate, compare it with quotes from independent contractors. If you have cash available, hiring contractors directly may cost less than including all the work through the dealer.

Before hiring anyone, check with your loan officer and dealer to find out whether your loan funds can be used to hire independent contractors instead of the dealer's contractors. Get their answer in writing before making any plans or signing an agreement with a contractor.

A modular-home construction loan may allow approved independent contractors to be paid through construction draws, but every loan works differently. Do not assume the lender will pay a contractor—or reimburse money you spend yourself—without getting approval first.

Ask:

- Which work must go through the dealer?
- Can I use my own contractors?
- Does the lender have to approve each contractor?
- Will the contractor be paid directly, through a draw, or by reimbursement?
- What licenses, insurance, estimates, invoices, inspections, or receipts are required?
- Which expenses can be included in the loan?
- Which expenses must I pay with cash?
- When must each part of the work be completed?

Compare every estimate by its scope, not just its total price. Make sure each quote explains what is included, what is excluded, who is responsible, and what could cause the price to change.

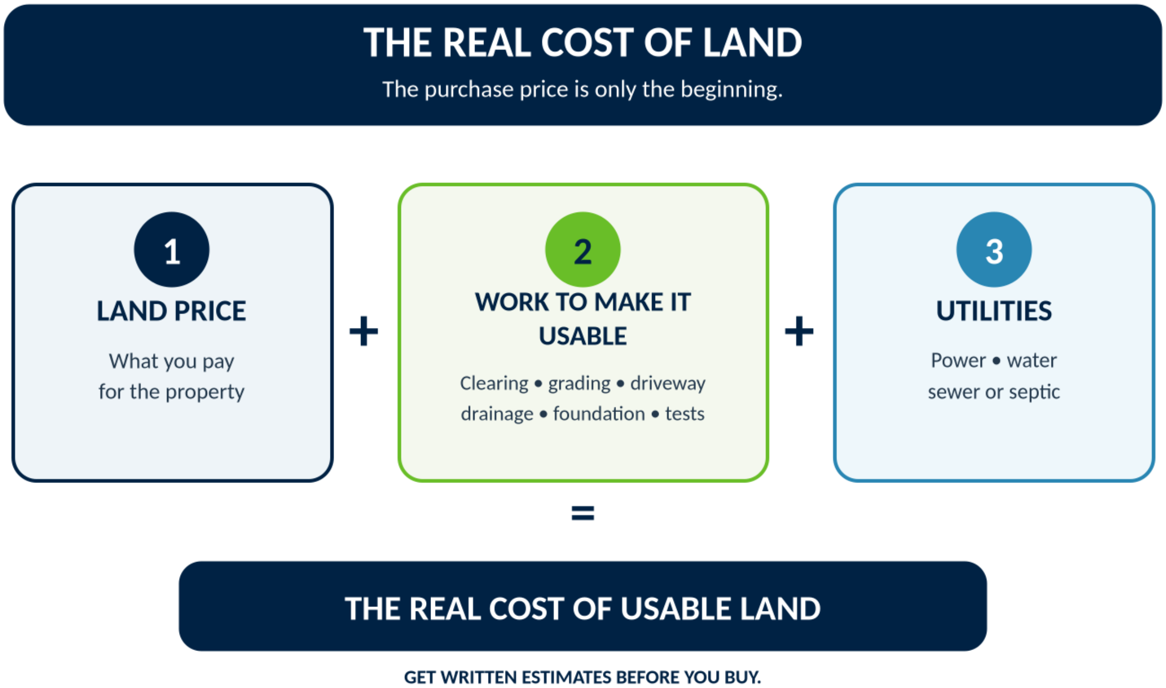
Ask these questions before buying the land or signing contracts. Make sure the dealer, lender, and contractors agree on the plan so you have all your ducks in a row before the work begins.

COACH'S TAKEAWAY

A cheap piece of land can become very expensive once you add clearing, access, drainage, utilities, septic, foundation work, and everything else needed to make it usable.

Before you buy, make sure the home is allowed, can be delivered, and has a practical place to sit. Get the required tests, inspections, and written estimates so you understand the real cost of the property.

Do not fall in love with the land before you know it can support the project. The right property can make the rest of the process much easier. The wrong property can cost you money before the home ever reaches it.



The Real Cost of Land

WHAT'S NEXT: Once you know the land can support the project, the next job is finalizing the home itself. Step 4 — Ordering Your Home covers ordering your home.

Step 4 — Ordering Your Home

Overview

Once you choose your floor plan, you will sit down with the dealer to build the exact order for your home. This is where you select the options, confirm the total price and included work, and make sure everything is correct before the order goes to the factory.

THIS SECTION WILL COVER

- Selecting Your Options
- Dealer and Manufacturer Packages
- Watch the Costs Stack Up
- What's Included—and What Isn't
- Something to Think About
- Paying the Dealer Deposit
- Coach's Takeaway

Selecting Your Options

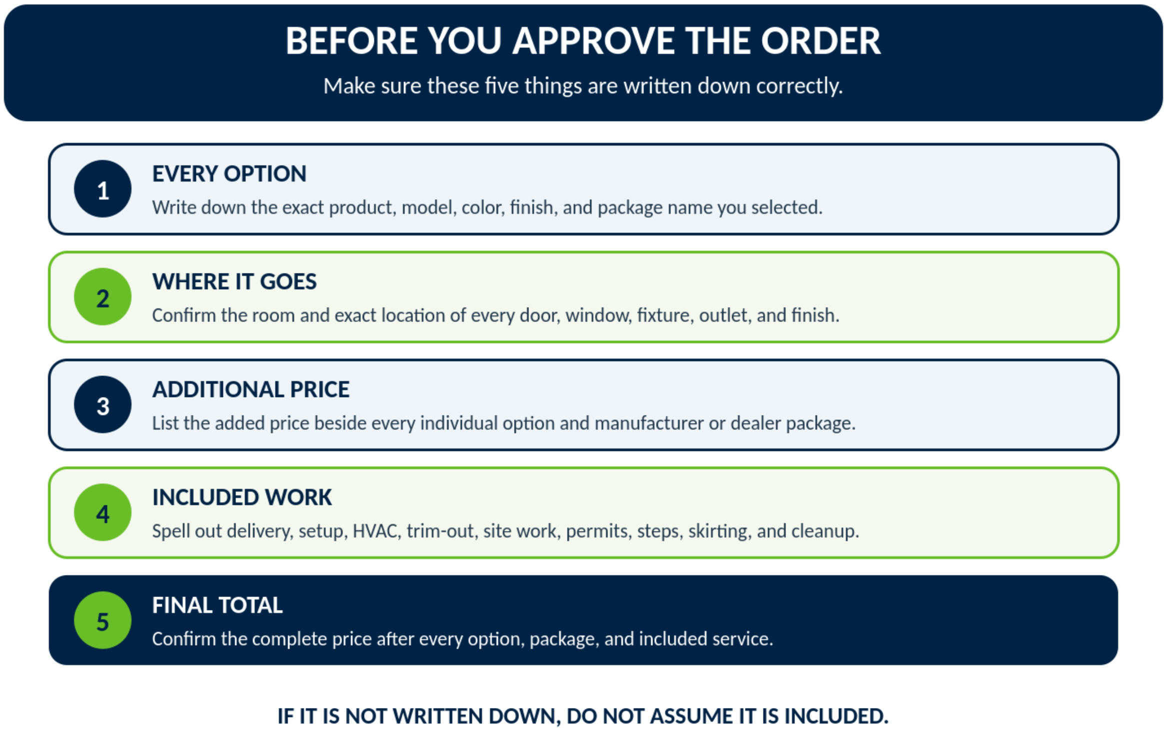
The dealer should use the manufacturer's current option sheet to build your order. Ask for a copy so you can see every available choice instead of selecting only from what happens to be displayed on the lot.

Depending on the home, you may choose:

- Exterior siding, trim, shingles, doors, and other exterior finishes.
- Interior wall colors, trim, flooring, and feature walls.
- Cabinets, countertops, sinks, faucets, and appliances.
- Bathtubs, showers, vanities, and bathroom fixtures.
- Interior doors, light fixtures, and hardware.
- Windows and other available changes.
- Structural, electrical, plumbing, and energy options.

Look at physical samples when possible because colors and materials may look different online or in a 3D tour. Confirm that every selection is still available for your model and plant.

Write down the exact name, product code, color, location, and additional price of every option. Make sure those selections appear correctly on the final order sheet before you approve it.



Before You Approve the Order

Dealer and Manufacturer Packages

Dealers and manufacturers may group several options into a named package, such as a kitchen, bathroom, interior, exterior, deluxe, or energy package.

A kitchen package might include upgraded cabinets, appliances, countertops, and a different sink. A bathroom package might include a larger shower, upgraded fixtures, or a different vanity.

Before adding a package, ask:

- What exactly is included?
- Which items are different from the standard home?
- What is the additional price?
- Can any items be removed or changed?
- Would selecting only the options you want cost less?
- Does the package affect any other choices?

Dealers also choose the packages and options installed in their display homes. The same model can look completely different at two dealers because each dealer ordered it differently.

When comparing the same model between dealers, compare the actual option sheets and specifications—not just the model name or appearance.

Watch the Costs Stack Up

Options can raise the price of the home quickly. A bathroom upgrade, different cabinets, better appliances, and several smaller choices may not seem expensive individually, but together they can add a large amount to the order.

Ask the dealer to update the total price as you make selections. Your order should clearly separate:

- The base price of the home.
- Manufacturer or dealer packages.
- Individual options and their additional prices.
- Delivery, setup, HVAC, and other included work.
- Site-preparation work that will be financed through the loan.
- Anything you must pay for separately.

Separate your choices into **must-haves** and **nice-to-haves**. If the price moves beyond your budget, remove the items that matter least instead of waiting until the entire order is finished.

There is nothing wrong with upgrading your home. Make each choice on purpose and understand what it adds to the total amount you will pay or finance.

What's Included—and What Isn't

Make sure everything required to deliver, install, and finish the home is written on the quote. If an item is not listed, it may not be accounted for and the total price may not be correct. Do not rely on verbal promises about what the dealer will include.

Confirm:

- The home and every selected option.
- Delivery and any mileage limits or additional charges.
- Setup, leveling, anchoring, and connecting the home sections.
- Trim-out work.
- HVAC equipment and installation.
- Foundation work.
- Steps, porches, decks, and railings.
- Skirting.
- Permits and inspections.
- Utility connections.
- Clearing, grading, drainage, driveway, and other site preparation.
- Well or septic work.
- Taxes, title fees, and other dealer charges.
- Cleanup and removal of construction debris.

If the quote says standard setup, ask the dealer to define exactly what that means. Also ask which items are allowances and what happens if the actual work costs more than the allowance.

Every dealer packages a project differently. Get the complete scope in writing so you know which work the dealer will handle, which contractors will be involved, and which expenses you must pay separately.

Something to Think About

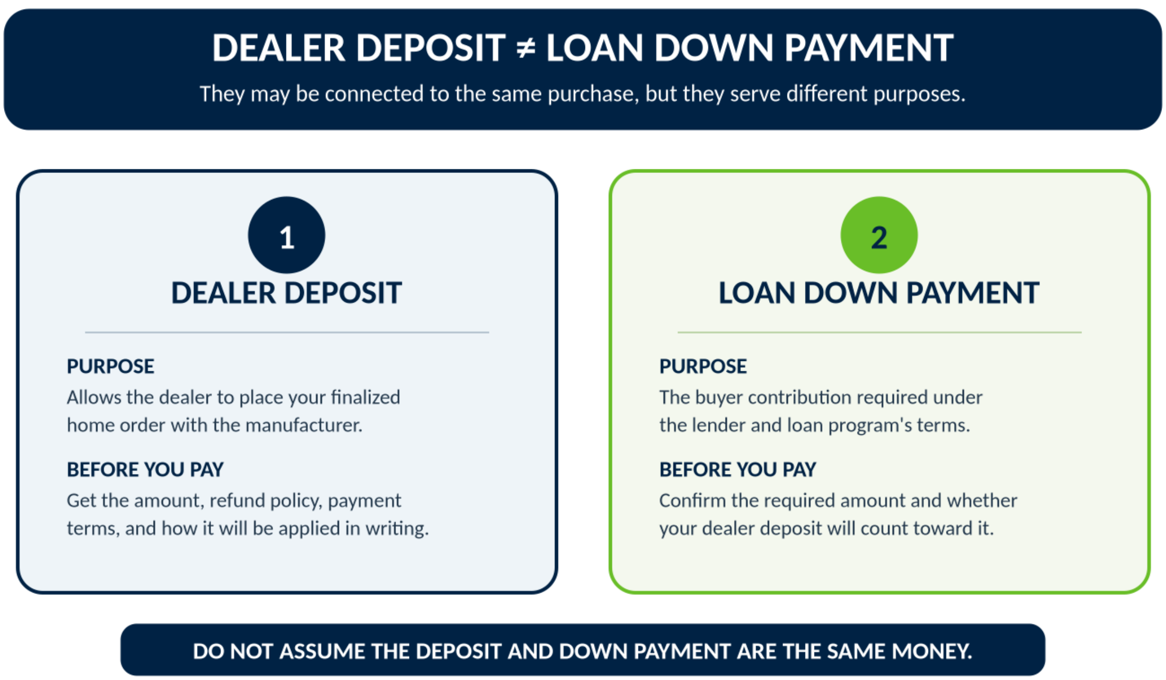
When my wife and I ordered our home, we paid extra for an exterior package that added a feature wall to the front of the house. We later built a large front porch that covered most of it. I could have saved some money by thinking about the finished home instead of only the home as it appeared on the order sheet.

Before paying for an exterior upgrade, consider whether a future porch, deck, carport, or other addition will cover it. The upgrade may look good, but it may not be worth the money if you are going to hide it later.

Paying the Dealer Deposit

After you finalize the order, the dealer will normally ask for a dealer deposit before ordering the home from the manufacturer. This is a typical part of the process and should not come as a surprise.

The dealer deposit is not necessarily the same thing as your loan down payment. Before paying it, make sure the amount, payment terms, refund policy, and how the money will be applied to your purchase are written down. Keep your receipt with the rest of your home-buying paperwork.



Dealer Deposit Versus Loan Down Payment

COACH'S TAKEAWAY

Before you approve the order, slow down and review the entire thing. Make sure every option, its additional price, and all work included in the deal are written down correctly.

Once the order goes to the factory and production begins, changes may be difficult, expensive, or impossible. Do not sign until you understand exactly what you are ordering and what the finished home will cost.

FREE ORDER-REVIEW CHECKLIST

Download the Before You Approve Your Home Order checklist

Use it with the dealer before you approve the order or pay the dealer deposit.

QR code for the free home-order review checklist

WHAT'S NEXT: With your home ordered and your costs understood, the next question is how to pay for it. Step 5 — Financing covers financing.

Step 5 — Financing

Overview

PAYING WITH CASH OR ALREADY UNDERSTAND FINANCING?

You can skip this step or skim only the manufactured-home-specific information.

This section is written for someone financing a home for the first time or starting with no understanding of how financing works. It goes into detail because you need to understand the loan, the costs, and the decisions you will face before signing anything.

THIS SECTION WILL COVER

- Where Your Loan Comes From
- Documents Your Lender Will Ask For
- How a Mortgage Actually Works
- The Two Main Types of Loans
- Different Types of Loan Programs
- Down Payments
- Using Your Land as Collateral or a Down Payment
- Using a Trade-In Toward Your Down Payment
- When the Land You Want to Use Is Already in a Mortgage
- Homeowners Insurance and Escrow
- Think Beyond the Monthly Payment
- Common Mistakes
- Coach's Takeaway

Where Your Loan Comes From

Now that you have chosen your floor plan, lined up your land, finalized your order, and paid the dealer deposit, it is time to complete the financing process.

Your dealer can connect you with lenders that specialize in manufactured homes. Common examples include 21st Mortgage, Cascade, and Triad. However, you do not have to use a lender presented by the dealer. You can also use a local bank or credit union as long as it finances manufactured homes.

It is okay to get offers from several lenders. Think of it like shopping around: compare the written offers and look for the best overall deal for your situation.

Each lender may offer something different. Your available loan, down payment, interest rate, and other terms will depend on factors such as your credit, income, debts, property, and how much you need to borrow.

Documents Your Lender Will Ask For

If you are serious about buying a home, start gathering your paperwork before applying for financing. Having everything ready can save time and keep your loan from being delayed.

The exact requirements depend on the lender, loan program, and your financial situation. Gather the documents that apply to every person who will be included on the loan.

FREE FINANCING-DOCUMENT CHECKLIST

Download the Financing Documents You May Need checklist

It separates the basic application packet from records needed only for situations such as self-employment, gift funds, family land, a trade-in, or a specific loan program.

QR code for the free financing-document checklist

Personal Information

- A current government-issued photo ID.
- Your Social Security number.
- Your address history.

Income and Employment

- Recent pay stubs.
- W-2 forms and federal tax returns.
- Your recent employment history.
- Any employment-verification documents requested by the lender.
- Proof of other income you want the lender to consider, such as Social Security, disability, retirement, child support, alimony, or rental income.

Bank Accounts and Down-Payment Money

- Recent checking and savings account statements.
- Statements for any retirement, investment, or other accounts being used.
- An explanation and paper trail for large or unusual deposits.
- A signed gift letter if someone is giving you money toward the purchase.

Debts and Credit

The lender will pull your credit report, but be ready to provide information or explanations about car loans, student loans, credit cards, collections, and other debts. If you rent, the lender may also request your landlord's information or proof of your rental-payment history.

If You Are Self-Employed

Expect the lender to ask for more paperwork. This may include personal and business tax returns, business bank statements, and a current profit-and-loss statement. Start gathering these documents early.

Documents for the Home and Land

The lender may also need documents related to the home, land, title, appraisal, foundation, and project. Your dealer and lender should tell you exactly what they require.

How a Mortgage Actually Works

A mortgage is money borrowed to purchase a home or property and paid back over time. Your monthly payment is only one part of the loan. You also need to understand how much you are borrowing, how long you will be paying, and how much the loan will cost by the time it is paid off.

The Main Parts of a Loan

- **Principal:** The amount of money you borrow.
- **Interest rate:** The percentage the lender charges for loaning you the money.
- **APR:** A broader measure of the loan's cost that includes the interest rate and certain lender charges.
- **Loan term:** How long you have to repay the loan.
- **Down payment:** Money or eligible land value you put toward the purchase instead of borrowing.
- **Closing costs:** Fees and expenses that must be paid when the loan closes.
- **Escrow:** Money collected with your payment to cover expenses such as property taxes and homeowners insurance when applicable.

A lower monthly payment does not always mean a better loan. Extending the loan over more years may lower the payment, but it usually increases the total interest you pay.

How the Process Usually Works

1. **Apply with a lender.** The lender reviews your income, credit, debts, and available down-payment money.
2. **Choose the home and complete the quote.** Manufactured-home lenders may require a dealer quote showing the exact home, options, delivery, setup, and any site work being financed before making a final decision.
3. **Review your loan options.** The lender tells you which loan programs you may qualify for and provides the proposed rate, term, payment, required down payment, and fees.
4. **Complete underwriting.** The lender verifies your documents and reviews the home, land, title, appraisal, insurance, and other parts of the project that apply to the loan.
5. **Receive final approval.** Approval is not final until the lender completes its review and confirms that all requirements have been met. A quick application or early preapproval does not guarantee that the loan will close.
6. **Close the loan.** You review and sign the final paperwork, pay the required money at closing, and accept responsibility for repaying the loan.

How Interest Changes What You Pay

Interest is added to the money you borrow. During the early years of many loans, a larger part of each payment may go toward interest and a smaller part toward reducing the principal. As the balance gets smaller, more of the payment begins going toward the principal.

The interest rate, loan term, and amount borrowed work together:

- Borrowing more increases the payment and total cost.
- A higher interest rate increases the payment and total cost.

- A longer term may lower the payment but increase the total interest paid.
- A larger down payment reduces how much you need to borrow.

Never judge a loan only by whether you can make the monthly payment. Ask the lender to show you the total amount you will repay if you keep the loan for its full term.

The Two Main Types of Loans

Manufactured homes are usually financed in one of two ways: as **personal property** or as part of **real property**. The right loan depends on the home, the land, the foundation, and how the property will be titled.

Chattel Loan

A chattel loan finances the home as personal property. The land is not included in the loan.

This type of financing may be used when:

- The home will be placed in a manufactured-home community.
- The buyer will lease the land.
- The buyer owns the land but wants to keep it separate from the home loan.
- The home or property does not qualify for real-property financing.

Chattel loans are made specifically for the home. They commonly have different rates, terms, down-payment requirements, and closing costs than real-property mortgages.

Because the home remains personal property, selling or refinancing it later may be more difficult. A future buyer may need cash or another lender that offers chattel financing.

Land-and-Home Loan

A land-and-home loan finances the home and land together as real property.

This type of financing may be used when:

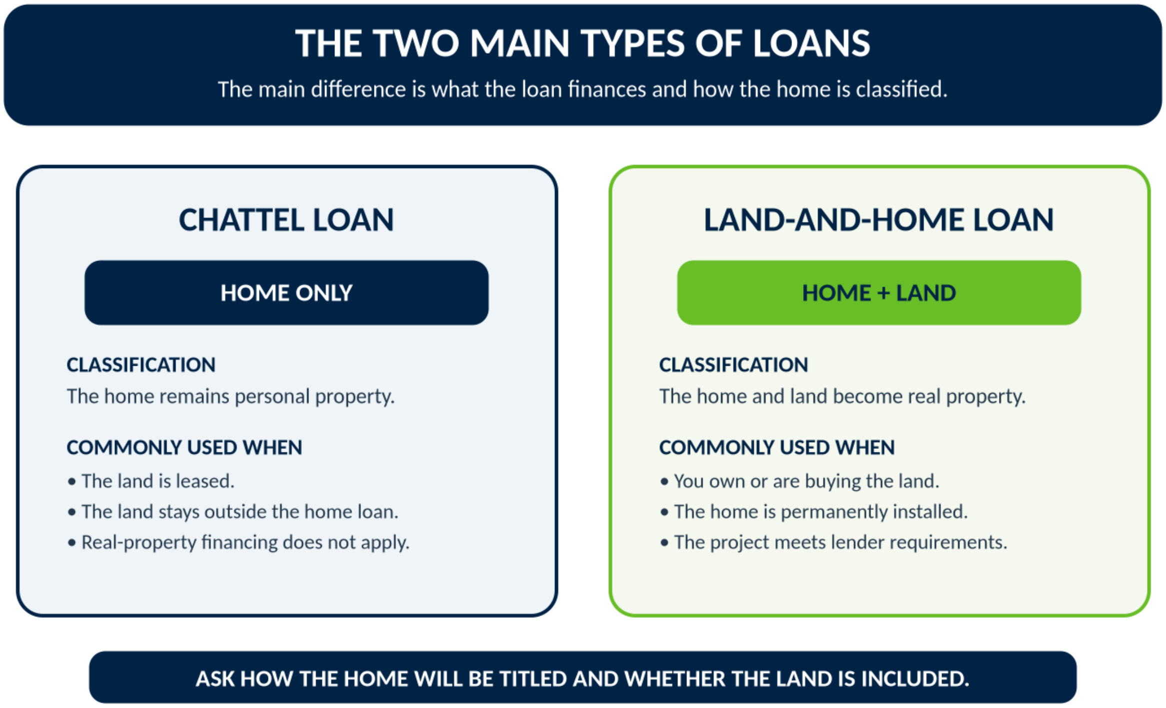
- You already own the land.
- You are buying the land and home together.
- The home will be permanently installed.
- The home and land meet the lender's requirements for real-property financing.

The lender may require a qualifying permanent foundation, title work, an appraisal, inspections, and other documents before treating the home and land as one piece of real estate.

Land-and-home loans may provide access to more traditional mortgage programs and longer repayment terms. If you already own the land, its value may also help with the required down payment or equity.

The Main Difference

A chattel loan finances the **home by itself as personal property**. A land-and-home loan finances the **home and land together as real property**.



Chattel Loan Versus Land-and-Home Loan

Do not choose based only on the monthly payment. Ask the lender how the home will be titled, whether the land is included, what foundation is required, and how the loan could affect selling or refinancing later.

Different Types of Loan Programs

After determining whether you need a chattel loan or a real-property mortgage, ask which loan programs are available for your home and situation.

- **Conventional manufactured-home mortgage:** A real-property mortgage offered through a lender under conventional manufactured-housing rules, which may include Fannie Mae or Freddie Mac requirements.
- **FHA Title I Manufactured Home Loan:** An FHA-insured program that may finance the home only, the lot only, or the home and lot together. Qualifying homes may be placed on owned or leased land. See the HUD Title I Manufactured Home Loan Program.
- **FHA Title II mortgage:** An FHA-insured real-property mortgage for an eligible manufactured home and land that meet FHA requirements for the foundation, title, installation, and property.
- **USDA Section 502 Guaranteed Loan:** A loan made through an approved lender for qualifying buyers and homes in eligible rural areas. Manufactured homes may qualify when the buyer, home, land, and project meet USDA requirements. See the USDA Guaranteed Loan Program.
- **USDA Section 502 Direct Loan:** A loan made through USDA Rural Development for qualifying low- and very-low-income buyers in eligible rural areas. See the USDA Direct Loan Program.
- **VA-guaranteed manufactured-home mortgage:** A mortgage for eligible veterans, service members, and qualifying surviving spouses when the home, land, and project meet VA and lender requirements. See the VA Lender's Handbook.
- **Construction-to-permanent loan:** Financing that covers eligible construction, site work, installation, and the permanent mortgage. It may use one closing or separate construction and mortgage closings.

- **Fannie Mae MH Advantage:** Conventional financing for a specially identified manufactured home that meets additional design, construction, foundation, and site requirements. See Fannie Mae Manufactured Home Financing.
- **Freddie Mac CHOICEHome:** Conventional financing for a specially certified manufactured home that meets additional design and property requirements. See Freddie Mac CHOICEHome.
- **First-time-homebuyer programs:** This is not one specific type of loan. It usually means an eligible mortgage combined with a reduced-down-payment option, down-payment assistance, closing-cost assistance, or another state, local, or lender program.

Not every lender offers every program. The programs available to you will depend on the home, land, foundation, location, property classification, income, credit, and lender requirements. Ask each lender which programs it offers and why it recommends one for your situation.

Down Payments

A **down payment** is the part of the purchase price you pay or cover with approved equity instead of borrowing. It is separate from the dealer deposit paid when ordering the home.

The required amount depends on:

- The type of loan.
- The lender and loan program.
- Your credit and financial situation.
- The home and property.
- Whether you have usable land equity.
- Whether you qualify for gift funds or down-payment assistance.

Ask the lender for the exact down payment and total **cash needed to close**. Closing costs, lender fees, insurance, taxes, and other charges may be required in addition to the down payment.

Using Your Land as Collateral or a Down Payment

If you own the land **free and clear**, meaning there is no mortgage or lien against it, the lender may count some or all of its approved value toward your down payment on a land-and-home loan.

If you own the land but still have a mortgage on it, only the available **equity** may count. Equity is the land's approved value minus what you still owe.

For example, if the lender values the land at $50,000 and you still owe $30,000, you have about $20,000 in equity before considering any other lender requirements.

The lender will need to confirm:

- Who owns the land.
- The land's approved value.
- How much is still owed.
- Whether there are other liens.
- How much equity can count toward the down payment.
- Whether the existing land loan must be paid off or combined with the new loan.

Ask the lender early how much usable equity you have and how much cash you may still need at closing.

Using a Trade-In Toward Your Down Payment

Some dealers accept older manufactured or mobile homes as trade-ins. The approved trade-in value may be applied toward the down payment or purchase price of the new home.

If you still owe money on the old home, the remaining loan normally must be paid off first. Only the value left after the payoff may be available toward the new purchase.

The dealer will need to confirm:

- That it accepts trade-ins.
- That you legally own the home.
- Whether there is an existing loan or lien.
- The home's condition and trade-in value.
- Whether the home will stay in place or must be moved.
- Who will pay for moving, demolition, title work, or other costs.
- How much trade-in credit will appear on the written purchase agreement.

Do not rely on a verbal trade-in estimate. Get the value, loan payoff, additional costs, and final credit in writing before agreeing to the deal.

When the Land You Want to Use Is Already in a Mortgage

If the land already has a mortgage, tell both the current land lender and the new home lender before moving forward. You may not be able to place and finance the home without dealing with the existing loan first.

Possible solutions may include:

- Paying off the existing land loan.
- Combining the land debt and new home into one land-and-home loan.
- Getting approval for the new lender to use the property.
- Subdividing the homesite and getting that piece released from the existing mortgage.
- Financing the home separately with a chattel loan when the lender allows it.

This often comes up when someone wants to place a home on family land that already has a house and mortgage. Family permission alone may not be enough. The landowner, existing lender, new lender, and local government may all have requirements.

Ask early: **"What must happen with the existing land mortgage before I can place and finance the home?"**

Homeowners Insurance and Escrow

If you finance the home, the lender will normally require homeowners insurance before the loan closes.

You can shop around and choose an insurance company that meets the lender's requirements. Get several quotes because prices and coverage can vary.

The lender may use an **escrow account** to collect money for homeowners insurance and property taxes as part of the monthly payment. The lender then pays those bills when they are due.

Ask:

- Is escrow required?

- Are insurance and property taxes included in the quoted payment?
- Can I choose my own insurance company?
- How much must I pay upfront?
- Do I need separate flood, wind, or other coverage?

Make sure you understand what the policy covers, what it does not cover, and how much the complete monthly payment will be.

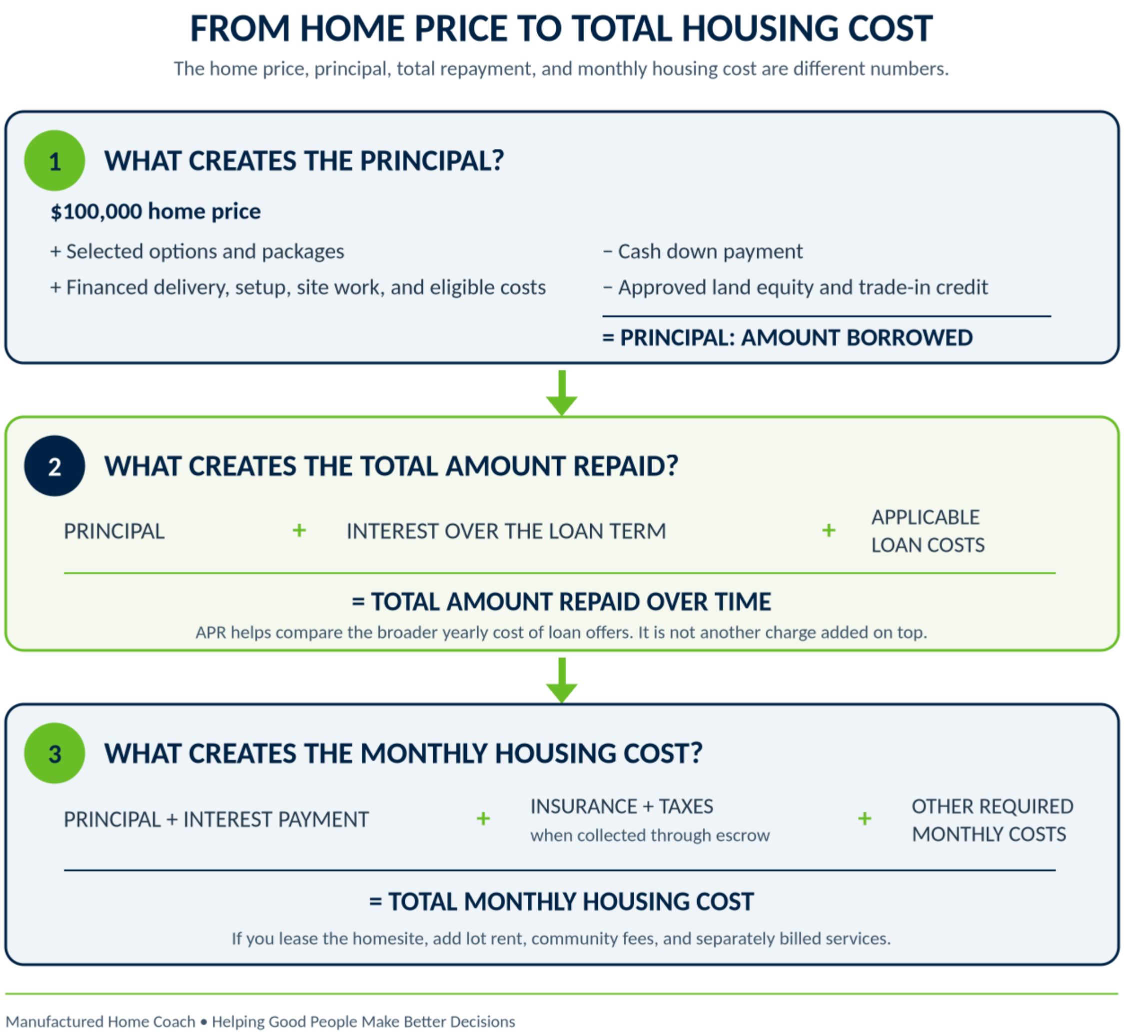
COACH'S TIP

A lender may include an insurance quote in your proposed monthly payment before you have shopped around. That may be convenient, but do not assume it is the best price.

Ask for the insurance company's name, annual premium, deductible, coverage limits, and the amount being added to your monthly payment. Then get quotes from other insurance companies using the same coverage.

Shopping around could lower your insurance cost and monthly payment. Make sure you are comparing the same coverage—not simply choosing the cheapest quote.

Think Beyond the Monthly Payment



From Home Price to Total Housing Cost

A loan is not a good deal just because the monthly payment fits your budget. You need to understand your total monthly housing cost and how much the loan will cost over its full term.

When comparing loan offers, look at:

- The amount borrowed.
- The interest rate.
- The APR.
- The loan term.
- The monthly payment.
- The required down payment.
- Closing costs and lender fees.
- The total amount you will repay.
- Whether there is a penalty for paying the loan off early.

Every dollar you finance collects interest. That includes the home, options, site preparation, driveway, septic system, utilities, HVAC, porches, and other project costs.

If you can afford to pay for some items separately, ask the lender how that would change the monthly payment and total repayment. Do not drain your savings just to borrow less, but understand what each financed item will cost over time.

Rate Buy-Downs

A **rate buy-down** is an upfront charge paid to receive a lower interest rate. The lower rate may reduce the monthly payment, but the upfront cost may not always be worth it.

Ask the lender to show you the loan with and without the buy-down. Compare:

- The upfront cost.
- The interest rate.
- The monthly payment.
- How long it takes for the monthly savings to recover the upfront cost.
- The total amount repaid.

LEASING A HOMESITE?

Add the lot rent, separately billed utilities, services, and community fees to your monthly housing cost. These expenses are normally separate from the home-loan payment. Community buying will be covered in a separate Manufactured Home Coach guide.

Common Mistakes

- Accepting the first lender or loan offer without shopping around.
- Looking only at the monthly payment instead of the APR, loan term, fees, and total repayment.
- Confusing the dealer deposit, loan down payment, and total cash needed to close.
- Assuming a loan program applies without confirming that the buyer, home, land, and foundation qualify.
- Financing every option and project cost without considering the interest paid over time.
- Assuming the full value of mortgaged land can be used as a down payment.
- Failing to disclose an existing mortgage or lien on the land.
- Accepting the insurance included in the proposed payment without comparing other quotes.
- Making a large purchase, opening new credit, changing jobs, or moving money around without speaking to the lender while the loan is being reviewed.
- Relying on verbal numbers instead of reviewing the final written loan terms before signing.

COACH'S TAKEAWAY

Financing can feel overwhelming, especially when you are doing it for the first time. Slow down, ask questions, compare lenders, and get every important number in writing.

Do not let an affordable monthly payment hide an expensive loan. Make sure you understand the amount borrowed, interest rate, APR, loan term, fees, insurance, total repayment, and cash needed to close.

If you do not understand something, do not sign until the lender explains it in a way that makes sense to you.

FREE FINANCING CHECKLIST

Download the Manufactured Home Financing Checklist

Use it to prepare for the lender, compare written offers, track conditions, and review the final loan before signing.

QR code for the free manufactured-home financing checklist

WHAT'S NEXT: With the land, home order, and financing plan established, the homesite must be made ready. Step 6 — Site Preparation & Utilities covers site preparation and utilities.

Step 6 — Site Preparation & Utilities

Overview

Site preparation and utility coordination turn suitable land into a homesite that is ready for the home, its required services, and the work that follows delivery.

THIS SECTION WILL COVER

- What Site Preparation Involves
- Home Foundation Types
- Utilities
- Protect Your Timeline
- Common Mistakes Buyers Make
- Coach's Takeaway

What Site Preparation Involves

Site preparation is everything required to make your property ready for the home. Depending on the property, the work may fall into three main groups:

- **Clearing and access:** removing trees or obstacles and building or improving the driveway
- **Earthwork and drainage:** grading, excavation, fill dirt or gravel, and controlling where water flows
- **Foundation preparation:** preparing the home pad or other approved foundation area

Every property is different, which is why site preparation costs vary so much from one project to the next.

Permits and Local Requirements

Every project is different because every property answers to different local requirements. Permit requirements can vary dramatically between states, counties, cities, utility providers, health departments, and building departments. Some areas have very few requirements; others require multiple permits, inspections, and approvals before a home can be delivered or occupied. If your property is inside city limits, you may have to satisfy both city and county requirements.

As covered in the Land step, the question to ask early is simple: **What permits and approvals will be required for my specific property?** Ask the local offices with jurisdiction over the property. Understanding the process early keeps your project moving instead of stalling.

Choosing the Homesite

Before clearing, grading, trenching, or building the foundation, choose and mark the exact area where the home will sit. Step 3 established that the property had a practical location. This is where that preliminary choice becomes the working homesite used by the contractors, utility providers, septic designer, and delivery team.

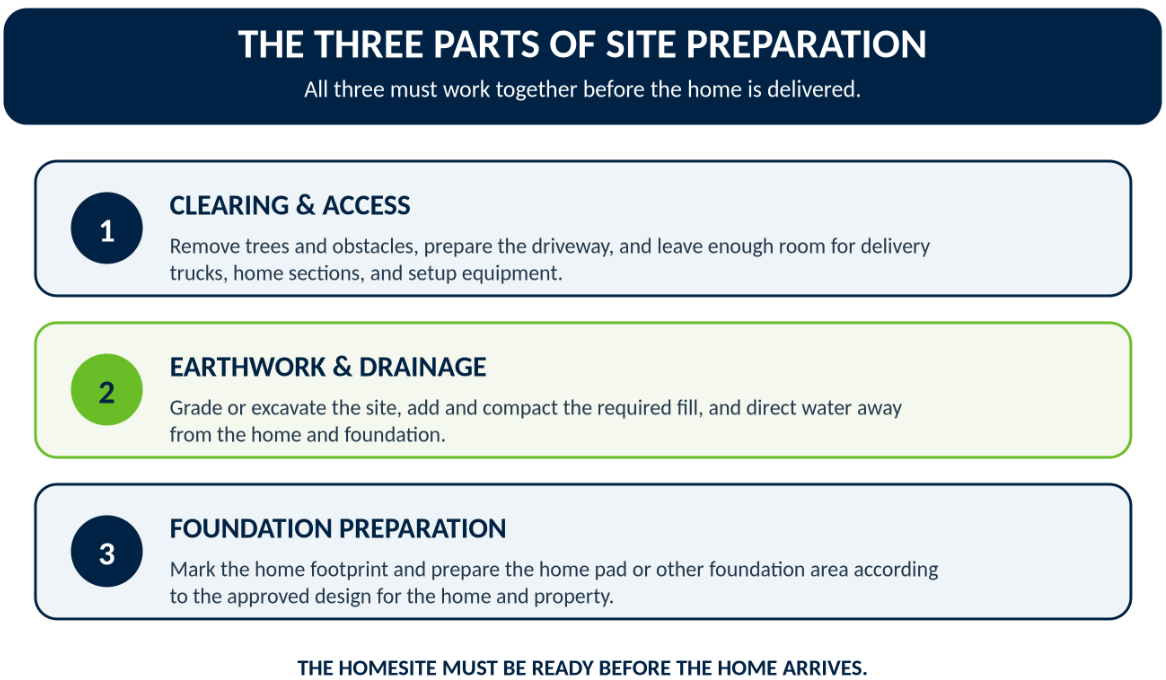
Consider all of these together:

- Property-line, road, easement, and utility setbacks

- The delivery route, turns, slopes, overhead obstacles, and maneuvering room for each home section
- The approved septic tank, drain-field, and replacement-field locations, or the public-sewer route
- Electrical, water, and other utility routes and the distance each connection must travel
- Existing grade, low areas, natural water flow, and how drainage will move away from the home
- The foundation design and the amount of clearing, excavation, fill, compaction, or retaining work the location requires
- Driveway, parking, porches, steps, HVAC equipment, and room for future additions or outbuildings
- Trees that must be removed and trees whose roots, limbs, or fall zone could affect the home

With enough dirt work, drainage work, access construction, and engineering, a home can be placed in many difficult locations. That does not mean every possible location is practical. Compare the development cost and long-term drainage or access risk before choosing the prettiest view or the most private corner of the property.

Once the location is selected, stake or otherwise mark the home footprint, driveway entrance, and important utility and septic areas so everyone is working from the same plan.



The Three Parts of Site Preparation

Home Foundation Types

Manufactured homes can be installed on several different foundation systems. The right one depends on the manufacturer's installation requirements, your lender's requirements, local building codes, soil conditions, and your own preferences.

Pier Foundation

A pier foundation is the most common installation method. For this type of foundation, the site contractor first prepares an area commonly called the home pad. Depending on the approved installation design and local requirements, the pad may be made from properly prepared and compacted soil, gravel, or other approved material.

Depending on the property and the condition of the homesite, preparing the pad may require multiple dump-truck loads of fill dirt, gravel, or both. The amount of material, hauling distance, equipment time, and grading work can add substantially to the site-preparation cost.

The pad is graded so water does not collect beneath the home. In many installations, that means creating a slightly raised or crowned area beneath the home so water drains toward the front and back or otherwise away from the foundation. The exact grading depends on the site, drainage plan, perimeter enclosure, manufacturer's installation instructions, and local requirements.

After the pad is prepared, the required footings are placed and the piers are installed at the locations specified for that home. The piers may rest on engineered concrete footings or approved ABS foundation pads, depending on the installation design, soil conditions, and local requirements.

Before the pad is prepared, do not rely on general information or a neighbor's experience. Obtain the approved requirements for your specific home and confirm how the grading, drainage, soil preparation, and footing locations will be verified. Getting the pad right the first time helps prevent corrections and delivery delays.

Pier foundations are generally the most economical option.

Utility coordination: Pier foundations usually provide the easiest access for plumbing and electrical work because the space beneath the home remains accessible. Installers can route, connect, inspect, and service utility lines beneath the floor without having to work through a concrete slab.

Concrete Footer Foundation

Some homes are installed on reinforced concrete footer systems instead of individual pier pads. These can be built in several configurations — individual footer pads under each pier, continuous footers running the width of the home, or other engineered layouts designed for the specific home and soil. The design should always follow the manufacturer's requirements and any required engineering.

Utility coordination: Footer foundations can offer utility access similar to a pier foundation when the design leaves an accessible crawlspace beneath the home. The exact routing options depend on the footer layout, perimeter walls, crawlspace clearance, and approved plans.

Concrete Slab Foundation

Some homes are set on an engineered reinforced concrete slab. Whether a slab is appropriate or required depends on the home, approved foundation design, site conditions, financing requirements, and local code.

Utility coordination: Slab foundations require more planning before the concrete is poured. Depending on the design and local requirements, plumbing lines, drains, sleeves, conduits, or connection points may need to be positioned within or beneath the slab so they line up with the home after installation. This is especially important where local frost-protection requirements affect water and sewer piping. Moving a connection after the slab is complete can be difficult and expensive, so the utility layout should be confirmed before the pour.

Basement Foundation

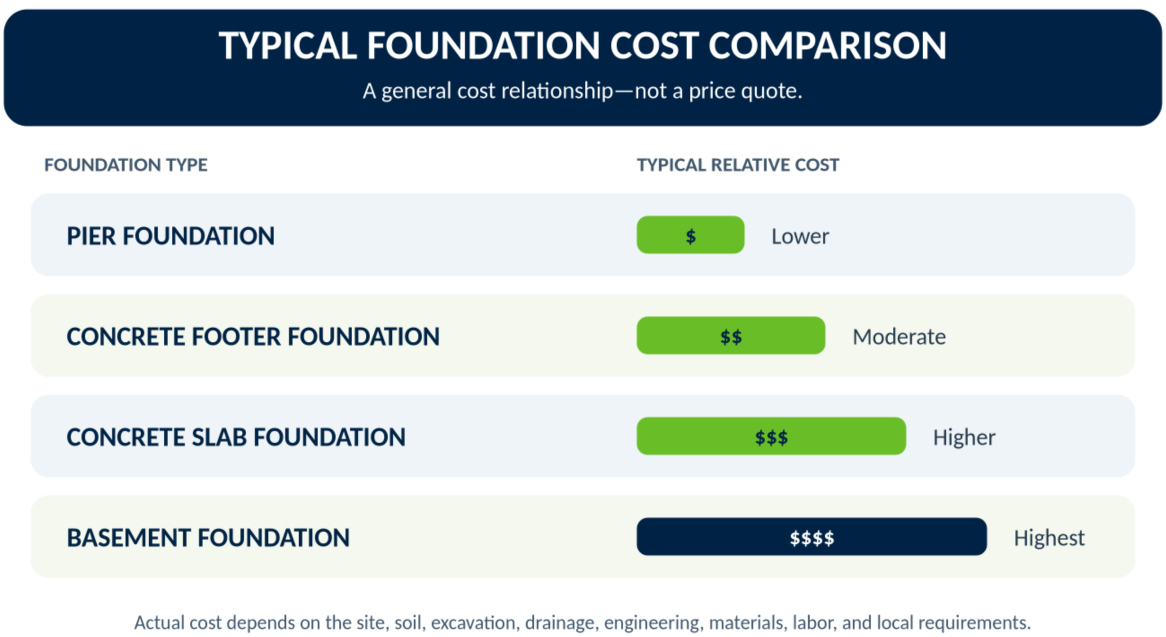
A manufactured home can be installed over a basement, but this is far more common with modular homes than with HUD Code manufactured homes. A basement requires extra engineering, planning, and coordination during both site prep and installation. It is possible for some homes, but it is not the typical choice. If you are considering it, confirm early with the manufacturer, installer, and engineer that the selected home and installation design will work with it.

Utility coordination: A basement adds another level of utility planning. If the basement will include a bathroom, laundry area, mechanical equipment, or finished rooms, the plumbing locations, drainage, utility entrances, electrical service, chases, and required penetrations should be planned before the foundation is completed and the home is set. Some work can be completed later, but anything that must pass through concrete or align with the home is easier and less expensive to prepare in advance.

Which Foundation Is Best?

There is no single foundation that is best for every project. The right choice depends on the manufacturer's requirements, geographic location, local climate, soil conditions, local codes, financing requirements, budget, and your long-term plans for the home. Conditions such as frost depth, drainage, flood risk, wind exposure, and local soil behavior can affect the foundation and anchoring design. Your installer or engineer can help you land on the right system for your project.

Typical Foundation Cost Comparison



Typical Foundation Cost Comparison

This chart shows the typical cost relationship between the foundation types, not a price quote. Actual costs depend on the homesite, soil conditions, excavation, drainage, engineering, local requirements, materials, labor, and the design of the specific home.

Utilities

Before opening utility accounts, confirm that the homesite has an assigned physical address. If the property was previously unaddressed raw land, complete the address-assignment process described in Step 3 first.

One of the biggest mistakes buyers make is waiting until after the home is delivered to start coordinating utilities. Contact each provider early to understand their connection requirements, inspection requirements, scheduling timelines, and installation costs. Some utilities have scheduling backlogs that can push move-in back by several weeks — the sooner you start, the smoother the project goes.

Electrical Service

Electric service deserves special attention because extending or installing new service can take longer than buyers expect. Once you are committed to the home, have the service address, and know where the home will sit, contact the electric utility and begin the new-service process. Ask what information they need, where service can enter the property, what equipment or site work must be completed, which permits or inspections are required, and how much advance notice they recommend. Every utility operates differently, so verify the process with the provider serving your property.

Apply for service, establish the utility account, provide the requested property and project information, and confirm what must happen before the provider can activate the service.

Alabama Power Example

When I set up electrical service for my own home in Alabama, I began the process after the home order was settled, the down payment had been made, and I knew the purchase and financing were moving forward. By that point, I had the service address and knew approximately where the home would sit.

Before requesting field work, clear enough of the property for the utility representative to see the planned homesite, proposed service route, and any obstacles. Do not wait until every part of the project is finished, but the utility cannot design the service accurately if the house location and route through the property are still unknown.

Contact Alabama Power through its electric-service request process and provide the service address county and lot information, contact information, requested service date, and any access concerns. For new service that requires construction, Alabama Power may assign the appropriate project or engineering contact to evaluate the site and explain the next steps. Ask that contact:

- Where should the service enter the property?
- Will the service be overhead or underground?
- What clearing, trenching, pole, meter, or customer-owned equipment is required?
- What work must be completed before Alabama Power can proceed?
- Which permits and inspections are required?
- What costs or service-extension charges could apply?
- Who should be contacted when the site is ready for the next stage?

Alabama Power publishes separate specifications for permanent electrical service to manufactured homes. Follow the current utility specifications, the home's installation requirements, and local inspection rules rather than relying only on another homeowner's setup.

Alabama Power process last verified July 28, 2026.

Sources: Alabama Power Residential FAQs and Alabama Power specifications for permanent residential service to a manufactured home.

Water Service

The home will need to be connected to a public water system or a private well. If public water is available, contact the serving water company before anyone begins trenching or installing pipe. Ask the provider for its current written specifications, drawings, or contractor packet. The requirements may cover pipe material and size, burial depth, meter location, backflow protection, shutoff valves, inspections, and the point where the provider's responsibility ends and the property owner's responsibility begins. Give those requirements to the contractor and make sure the contractor follows the current version.

The water provider will normally schedule its own representative or crew to install or connect the water meter to the public system at the approved service point. The exact division of work varies by provider. In many areas, the provider handles the meter and its connection to the public main, while the buyer is responsible for hiring a qualified contractor to trench and install the customer-owned water line from the meter to the home. Confirm that division in writing before work begins.

FIRST-TIME BUYER TIP: KNOW WHICH SIDE OF THE METER IS YOURS

The water meter is commonly located near the road or property line. In a typical arrangement, the water provider is responsible for the public-main side of the meter and the buyer owns and maintains the line running from the meter to the home. That means a leak on the customer side may be your responsibility even when the pipe is buried several feet underground. A leak on the provider side—or an issue with provider-owned meter equipment—is generally handled by the water provider. Rules differ, so ask your provider to identify the ownership boundary in writing.

Before the trench is backfilled, confirm that any required inspection has passed and photograph the installed line, fittings, valves, crossings, and route. Keep the provider's specifications with the project records.

If the property needs a private well, coordinate the well, pump, pressure system, connection to the home, and any required permits, water testing, or treatment early.

Septic or Sewer

If public sewer is available, the wastewater side of the project is generally simpler. Confirm the sewer tap location, connection and impact fees, required permits, who will install the line from the home to the sewer connection, and who will complete the inspection. After the home is connected, the owner pays the applicable sewer bill. Public sewer can avoid the design, drain-field, pumping, and maintenance responsibilities that come with a private septic system, although the initial tap and contractor work can still be a meaningful project cost.

If public sewer is not available, the property will need an approved onsite wastewater system, usually a conventional septic tank and drain field. That system collects wastewater from the home, separates solids in the tank, and sends liquid wastewater into the drain field, where the surrounding soil provides further treatment.

What Is a Perc Test?

A percolation test, commonly called a **perc test**, evaluates how water moves through the soil where a septic drain field may be installed. Depending on local rules, the approval process may use a perc test, a professional soil and site evaluation, or both. The evaluation also considers conditions such as usable space, soil layers, slope, groundwater, bedrock, setbacks, and the proposed home and system locations.

The purpose is simple: determine whether the site can safely accept and treat wastewater from the home. A favorable evaluation may support a conventional septic design. An unfavorable result—or the inability to find a suitable drain-field area—can prevent a conventional system from being approved.

As covered in Step 3, do not buy land on the assumption that it will work for septic. Require an acceptable soil and site evaluation, or make an acceptable septic approval a written condition of the land purchase. The test must cover the area where the system can actually be installed, not just some unrelated corner of the parcel.

COACH'S RULE: IF IT DOESN'T PERC, IT AIN'T WORTH IT.

Stop before committing more money. A site that cannot support a conventional system may require an engineered or advanced onsite treatment system, such as an aerobic treatment unit or another locally approved design. These systems can involve additional equipment, professional design, power, inspections, service agreements, monitoring, and continuing maintenance. They can cost substantially more to install and own. Do not proceed until the local health authority and a qualified designer confirm that an approved alternative is possible and you understand its full installation and lifetime costs.

The final system must be professionally evaluated or designed as required, permitted, installed by an appropriately qualified contractor, inspected, and approved for use under local rules.

HVAC

Start by confirming the equipment type, efficiency level, thermostat, outdoor equipment pad, electrical disconnect, duct connections, condensate drainage, permits, inspections, startup, testing, and warranty.

HVAC is usually one of the last systems completed before the home is ready for occupancy because the equipment needs electrical service for final connection, startup, and testing. The equipment pad, duct connections, drain, and other preparation may happen earlier, but permanent electrical service generally needs to be available before the installer can commission the system and confirm that it operates correctly. In practical terms: electrical comes first, and HVAC startup often comes near the end.

If you are qualified in the HVAC trade and plan to perform the installation yourself, verify the manufacturer's warranty requirements, lender requirements, local permit and licensing rules, inspection requirements, and federal refrigerant rules. Owning the home does not automatically waive every requirement. Work that opens or services the refrigerant circuit generally requires an EPA Section 608-certified technician.

Size the System for the Home You Actually Ordered

Do not select HVAC equipment from square footage alone. Ask the manufacturer or dealer for the home's heating-and-cooling design information and require the installer to complete the applicable load calculation—commonly an ACCA Manual J calculation—using the final home order and local design conditions.

The result can change when the order changes. Insulation levels, window size and performance, additional windows or exterior doors, air leakage, climate, orientation, duct location, and other features all affect heating and cooling loads. Better insulation and higher-performing windows may reduce the required capacity. More or larger windows, more exterior doors, or other envelope changes may increase it. The correct answer comes from the calculation, not a rule of thumb and not from automatically choosing the biggest unit available.

Floor Ducts or Overhead Ducts

Manufactured homes may be ordered with registers and ductwork in the floor or overhead. Equipment may also be described as **upflow** or **downflow**, but those terms describe airflow through the heating equipment. For buyers, the clearest question is: **Will the supply registers be in the floor or the ceiling?**

Floor registers are common and may be the lower-cost option, but their locations can interfere with furniture placement, collect debris, and give children an easy place to drop small objects. Overhead ducts and ceiling registers may cost more as a factory option, but they keep the floor clear and can make room layouts easier.

COACH'S PREFERENCE

I prefer overhead ducts and ceiling registers. If your budget allows, compare that option before the home is ordered. Whichever system you choose, review the register locations on the floor plan so they do not end up beneath a bed, sofa, cabinet, or other planned furniture.

Heat-Pump Packages

Some manufacturers offer an electric heat-pump package instead of a standard air conditioner paired with electric resistance heat or another basic heating system. A heat pump moves heat rather than creating all of it through electric resistance, which can reduce energy use when the system is properly selected, installed, and operated for the climate. Compare the equipment efficiency, backup-heat design, low-temperature performance, warranty, and installed price—not just the words “heat pump.”

Nick has seen the benefit firsthand: his manufactured home with a heat pump has produced lower electric bills than a nearby older site-built home of roughly comparable size. That is a personal example, not a controlled comparison; insulation, windows, air leakage, equipment, occupancy, and other differences also affect utility bills.

Heat-Pump Water Heaters

A heat-pump water heater is separate from the home's space-conditioning heat pump. It uses a small fan, compressor, and heat pump—usually mounted as part of the tank assembly—to pull heat from the surrounding indoor air and move it into the water. While operating in heat-pump mode, it releases cooler, drier air into the surrounding space.

These units can use substantially less electricity than standard electric-resistance water heaters, but placement matters. The fan and compressor make noise, the unit needs adequate surrounding air, and its cool exhaust can affect the room. Many models provide hybrid and electric-resistance modes. Resistance-only mode can avoid heat-pump operation when needed, but it gives up much of the energy savings. Confirm the selected model's space, drainage, sound, ducting, electrical, and operating-mode requirements before ordering it.

Document Everything

Keep a project record for every provider and contractor. Save:

- Current utility specifications, drawings, and contractor packets
- Applications, account numbers, and the names of provider contacts
- Written quotes, contracts, invoices, and receipts
- Permits, inspection results, approvals, and activation records
- Dates of calls, site visits, scheduled work, and completed work

- Written changes to the scope, price, route, materials, or responsibility
- Photographs of trenches, conduits, pipes, fittings, valves, connections, and other work before they are covered

Give each contractor the applicable provider requirements, but keep your own copy. Documentation helps everyone verify what was required, what was installed, who completed it, and what still needs to happen.

Protect Your Timeline

Site preparation and utilities can make or break the timeline for the entire project. A factory order may sometimes have an estimated production or delivery window of roughly six to eight weeks, but timing varies by manufacturer, plant, dealer, season, transportation, and the home itself. Confirm the current estimate for your order rather than treating that range as a promise.

Use the time while the home is being built to move the property work forward. If permits, contractors, utility providers, septic work, foundations, access, and inspections are not organized before the home is ready, the house may arrive before the homesite is ready—or installation may stall afterward. Buyers can end up waiting weeks or months to occupy a home that has already been built or delivered.

Be intentional about the schedule. Keep a written list of every remaining task, the person or company handling it, the required documents, the scheduled date, and what must happen next. Follow up before deadlines are missed. Whether the delay comes from a provider backlog, a contractor schedule, an unclear handoff, missing paperwork, or a dropped responsibility, the result for the buyer is the same. Take this part seriously and step in to coordinate it when necessary.

Common Mistakes Buyers Make

- Ordering the home before obtaining an acceptable septic evaluation when septic will be required
- Underestimating site preparation costs
- Waiting too long to schedule utility connections
- Clearing or grading before choosing and marking the exact homesite
- Ignoring drainage when choosing the homesite or deciding which land to clear
- Not verifying delivery access before ordering the home
- Building a home pad without following the manufacturer's installation requirements
- Waiting until the last minute to understand local permit requirements

COACH'S TAKEAWAY

Site preparation is where planning pays off. A properly prepared homesite, a clear understanding of local requirements, and good communication with providers and contractors prevent delays, surprise expenses, and a lot of frustration.

You do not need to know how to perform every part of the work yourself—but you should understand the process, ask good questions, and document each step before your home is delivered.

FREE HOMESITE-READINESS CHECKLIST

Download the Is Your Homesite Ready for Delivery? checklist

Use it to coordinate the homesite, foundation, utilities, inspections, responsibilities, and remaining work before delivery is scheduled.

QR code for the free homesite-readiness checklist

WHAT'S NEXT: With the site prepared, it is time for the home to arrive. Step 7 — Delivery & Setup covers delivery and setup.

Step 7 — Delivery & Setup

Overview

Delivery brings the home to the property, while setup positions, supports, connects, and anchors it as required for the specific home and homesite.

THIS SECTION WILL COVER

- Before the Home Moves
- What Happens on Delivery Day
- Single-Section and Multi-Section Setup
- Installation
- Stay Clear and Let the Crew Work
- Document the Home and the Installation
- Before the Crew Leaves
- What Happens After Setup
- Common Mistakes Buyers Make
- Coach's Takeaway

Before the Home Moves

Before the home leaves the dealer's lot or staging location, the dealer should inspect it for visible factory or transportation-related issues. Correcting a known item before delivery may delay the schedule, but it is usually better than sending the home to the property with an issue that could have been addressed first.

Plan for a clear path about 20 feet wide unless the delivery team approves something different. The extra room helps the home clear trees, posts, equipment, and other obstacles. Have the delivery team approve the route and all overhead and side clearances.

Walk the route again after the clearing and site-work crews leave. Make sure they did not push trees, stumps, brush, dirt, construction material, or other debris into the path the home must travel. A cleared entrance does not help if a debris pile blocks the route farther inside the property.

A good dealer will have the homesite and delivery route inspected before the home is sent, especially when access may be difficult. The dealer, transporter, or delivery representative should look at the entrance, travel path, turns, grade, overhead clearance, homesite, and available maneuvering room, then establish a plan for moving each section from the road to its final position. If there is a possible access concern, address it during that site review instead of discovering it while the home is waiting at the property entrance.

Clearly mark all four corners of the planned home footprint before delivery day. Use visible stakes, flags, paint, or the marking method approved for the project, and identify which side is the front of the home. Confirm the marked footprint with the setup lead before the first section is positioned. Four-corner marking does not replace a survey, verified setbacks, permits, or an approved foundation layout, but it gives every crew the same visual reference for the home's location and orientation.

COACH'S NOTE

We marked the location for our own home, but it still shifted slightly during setup. The finished home is not exactly parallel with the road, and that small difference remains noticeable. Mark all four corners clearly, identify the front, and verify the alignment with the setup crew before they place the home.

Before delivery, confirm:

- The delivery date, arrival window, and weather plan
- The route and property entrance have been approved for the home and transport equipment
- The dealer or delivery representative has inspected any questionable access and established a delivery plan
- All four corners of the home footprint are clearly marked, the front is identified, and the setup lead has confirmed the alignment
- A clear path approximately 20 feet wide—or the different width approved by the delivery team—is open to the homesite
- Required clearing, grading, driveway, drainage, and foundation preparation are complete
- Trees, stumps, brush, dirt piles, and clearing debris are outside the travel path and setup area
- Low limbs, wires, soft ground, gates, culverts, slopes, and other obstacles have been addressed
- The exact home position and section orientation are marked and understood
- Required permits and pre-delivery inspections are complete
- The installation instructions and foundation information are available to the installer

Do not schedule personal movers, furniture delivery, or move-in activities for delivery day. It is not move-in day.

What Happens on Delivery Day

The exact sequence varies, but the process generally follows this order:

1. The transporter brings the home section or sections to the property.
2. The crew confirms the route, homesite, section orientation, and working conditions.
3. Each section is moved into its planned position.
4. On a multi-section home, the sections are aligned and joined at the marriage line.
5. The joined home is placed onto the approved foundation or support system.
6. The installer blocks, supports, and levels the home as one unit.
7. Required structural connections and crossovers are completed according to the installation instructions.
8. The anchoring or approved foundation-connection system is installed.
9. The installer prepares the home for the required inspection and any remaining trim-out work.

FROM DELIVERY TO COMPLETED SETUP

The work may happen in one day or across several crew visits.

1. **THE HOME ARRIVES**
   The transporter brings each home section to the property.
2. **POSITION EACH SECTION**
   The crew follows the approved route and moves each section onto the marked homesite.
3. **ALIGN & JOIN**
   For a multi-section home, the sections are aligned and joined at the marriage line.
4. **SUPPORT & LEVEL**
   The joined home is supported on the approved foundation and leveled as one unit.
5. **CONNECT & ANCHOR**
   Required structural connections, crossovers, weather closures, and anchors are completed.
6. **PREPARE FOR WHAT COMES NEXT**
   The installer prepares the home for inspection, utility work, and remaining trim-out.

DELIVERY DAY IS A MILESTONE—NOT MOVE-IN DAY.

From Delivery to Completed Setup

Not every project completes all nine stages in one day. A transportation crew may place the sections temporarily and leave before the installation crew begins. Weather, daylight, equipment, site conditions, inspections, or another scheduled crew can also divide the process across multiple visits.

WATCH A REAL DELIVERY AND SETUP

Watch How Mobile Homes Are Delivered And Setup

Video courtesy of **Our Feathered Farm**.

This video is a real-world example of the process, not installation instructions for every home or homesite.

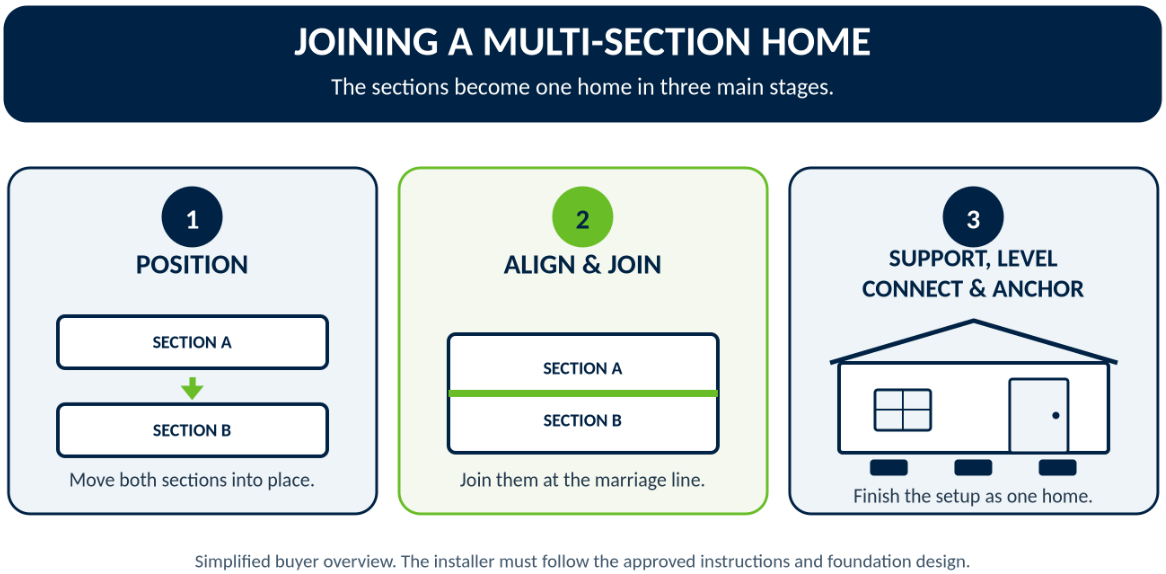
Scan the QR code to watch the example video:

QR code for the delivery-and-setup example video

Single-Section and Multi-Section Setup

A single-section home arrives as one transportable unit. It does not require another home section to be aligned and joined at a marriage line, but it still requires a compliant installation. The crew must position, support, level, and anchor the home and complete the applicable site connections.

A multi-section home adds several critical steps. The sections must be brought together at the correct elevation and alignment, structurally connected, sealed as required, and completed so the separate sections perform as one home. Crossovers between the sections must also be connected according to the manufacturer's instructions.



Joining a Multi-Section Home

Installation

The crew should install the home using the manufacturer's approved instructions, the approved foundation design, and the requirements enforced where the property is located. Installation programs differ by state. Some states administer their own programs; HUD administers the program in others. Installer licensing, inspection, documentation, and certification requirements may therefore vary.

This is not work to direct from a general online diagram or another homeowner's setup. The support locations, connection details, anchoring, crossover requirements, and finishing instructions are specific to the home and installation design. If field conditions require a different design, the change must be handled through the qualified professionals and approvals required for that project.

The setup work may include:

- Positioning and orienting each home section
- Joining and fastening multi-section homes
- Installing the specified footings, supports, piers, shims, or foundation connections
- Leveling the joined home as one unit
- Completing structural, plumbing, electrical, HVAC, gas, and communication crossovers
- Installing the approved anchoring or tie-down system
- Completing required weather closures associated with joining the sections

- Preparing the installation for inspection and certification

Cosmetic marriage-line trim, final interior finishing, exterior finish details, adjustment work, and other unfinished items may continue during Trim-Out in Step 8.

Stay Clear and Let the Crew Work

Delivery and setup involve heavy homes, transport equipment, winches, jacks, lifting equipment, tools, and workers communicating through a precise sequence. Watch only from a location approved by the crew. Keep children, pets, vehicles, visitors, and unnecessary contractors away from the work area.

Do not walk between home sections, enter a section while it is being moved or supported temporarily, stand beneath any part of the home, or interrupt the crew during a critical movement. Ask when it is safe to approach, inspect, or enter.

Document the Home and the Installation

Once the crew says it is safe, create a clear record of the home's condition and the work completed. Photograph or record:

- Every exterior side, end, roof area visible from the ground, door, window, and section seam
- Interior rooms, floors, walls, ceilings, cabinets, fixtures, windows, and doors
- Visible transportation damage, water intrusion, cracked finishes, loose materials, or missing components
- The foundation, supports, anchors, crossover areas, and utility connection points that can be documented safely
- Temporary protection or unfinished areas that another crew must complete

Record continuous video when practical, then take close photographs of individual concerns. Do not decide on your own whether an item came from the factory, transportation, setup, or another contractor. Document what you can see, note when you found it, and report it in writing to the project contact.

Wait until the home is supported, leveled, and safe before testing doors, windows, cabinets, or other components. A home that is still being positioned may not operate as it will after the installation is complete.

Before the Crew Leaves

Ask for a clear status update:

- What was completed today?
- What remains unfinished?
- Is the home secure and protected from weather?
- Is another delivery or setup crew returning?
- What inspection or approval comes next?
- Which crossovers, utilities, trim-out items, or corrections remain?
- Is anything preventing the next contractor from starting?
- Who should receive the photographs and written issue list?

Do not rely on “someone will be back” without knowing who is expected, what that person must do, and what must happen before the project can advance.

What Happens After Setup

Delivery and setup do not automatically make the home ready for occupancy. The installation may still require inspection and certification. Utility connections may need to be completed, energized, pressurized, tested, or started. Trim-out crews may need to finish marriage-line areas, repair transportation-related cosmetic damage, adjust doors and finishes, and complete the remaining interior and exterior details.

Step 8 explains the trim-out work that turns an installed home into a finished home.

Common Mistakes Buyers Make

- Treating the scheduled delivery date as a guaranteed move-in date
- Scheduling movers, furniture, or other appointments for delivery day
- Failing to reconfirm the route, entrance, homesite, and weather conditions
- Standing too close to moving sections or allowing children and pets into the work area
- Assuming the same crew will complete delivery and setup
- Expecting a multi-section home to be joined and finished immediately
- Entering or testing the home before the installer says it is supported and safe
- Failing to photograph the home before trim-out or personal belongings hide the original condition
- Relying on verbal promises about who will return and what remains unfinished
- Treating temporary blocking or placement as a completed installation

COACH'S TAKEAWAY

Delivery day is a milestone, not the finish line. Give the crew room to work, document the home as soon as it is safe, and leave the day with a written understanding of what was completed, what remains, who is returning, and what must happen next.

FREE DELIVERY-AND-SETUP CHECKLIST

Download the Manufactured Home Delivery and Setup Checklist

Use it before delivery, during the safe documentation window, and when confirming what remains after the crew leaves.

QR code for the free delivery-and-setup checklist

Technical references: HUD Manufactured Housing Homeowner Resources and HUD's Manufactured Home Installation Program and current regulations.

WHAT'S NEXT: Once the home is delivered and installed, the remaining interior and exterior finishing work begins. Step 8 — Trim-Out covers Trim-Out.

Step 8 — Trim-Out

Overview

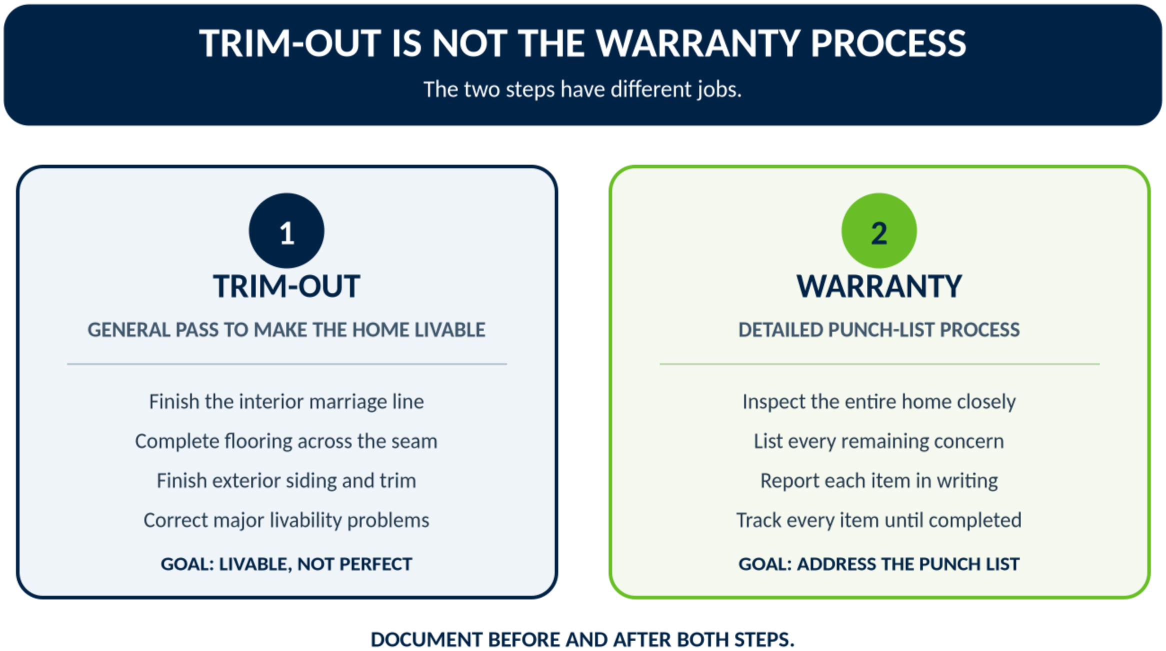
Once the installation crews finish installing your home, the trim-out crew comes next to begin finishing work. Generally, the crew focuses on the interior marriage line, the exterior siding at the marriage line, and major items that must be corrected to make the home livable; smaller issues and anything the trim-out crew cannot handle during its visit continue into the warranty process.

THIS SECTION WILL COVER

- Finishing the Marriage Line
- Completing the Exterior
- Major Items Addressed During Trim-Out
- Before the Trim-Out Crew Leaves
- Common Mistakes Buyers Make
- Coach's Takeaway

DOCUMENT EVERYTHING DURING TRIM-OUT

Record a video walkthrough of the entire home before trim-out begins and another after the crew finishes. Take close photographs of the marriage line, flooring, exterior siding, completed work, and every individual concern. Keep the approved home order, written issue list, messages, repair notes, and the name of the person responsible for each next step. If something is not corrected, record that clearly so it can be carried into the warranty process.



Trim-Out Versus Warranty

Finishing the Marriage Line

The marriage line is where the separate sections of a multi-section home are joined together. Once the setup crew has positioned, leveled, and connected the sections, the trim-out crew finishes the visible areas around that connection.

The exact work depends on how the home was ordered. Some homes use decorative trim to cover the marriage line. Others are ordered with finished drywall so the connection can be repaired, finished, and smoothed to blend with the surrounding walls and ceiling. The crew may also complete flooring across the marriage line, install the remaining molding, and finish other materials that could not be completed until the sections were joined at the homesite.

A seamless flooring package requires special attention because the finished flooring is intended to continue across the joined sections without an obvious transition. The crew completes the unfinished area at the marriage line so the floor reads as one continuous surface rather than two separate halves.

When the marriage-line work is complete, the connection should look finished and consistent with the rest of the home. If trim is loose, drywall remains unfinished, flooring is damaged or does not meet correctly, or the seam remains visibly incomplete, photograph the condition and report it before the crew leaves when possible.

Completing the Exterior

Parts of the exterior siding and finish material must remain unfinished while the home sections are transported separately and joined at the homesite. During trim-out, the crew installs the remaining material around the ends and seams of the home so the exterior looks like one complete house.

The new material should line up with the siding already installed on the home and should match its color, spacing, and overall appearance. The crew should also complete the visible trim and finish details associated with the joined sections. When the work is finished, the connection should not look like an open or unfinished seam.

Walk around the home after the exterior work is complete. Look for missing or loose siding, unfinished seams, damaged panels, mismatched areas, exposed openings, or other places where the exterior does not appear complete. Photograph and report any concern that remains after the crew's general trim-out pass.

Major Items Addressed During Trim-Out

In addition to finishing the marriage line and exterior siding, the trim-out crew makes a general pass through the home for major items that need attention before the home is livable. These items may come from transportation, installation, or a mistake in the way the home was built or ordered.

Examples may include:

- Drywall that was cracked, broken, or otherwise damaged
- A window that will not open, close, or move properly
- A door that will not open, close, latch, or align correctly
- Significant damage caused while the home was transported or installed
- An ordered feature, such as an additional window, that was left out at the factory
- Another major condition that prevents the home from being reasonably livable

Report known concerns before or during the trim-out visit so the crew and dealer understand what needs attention. Keep the approved home order, photographs, and written communication available when the concern involves a missing or incorrect feature.

The trim-out crew may not complete every correction during its visit. A repair may require a part, material, another trade, manufacturer involvement, or a return appointment. If a known item is not corrected during trim-out, photograph it, report it in writing, and carry it into the warranty process explained in Step 9.

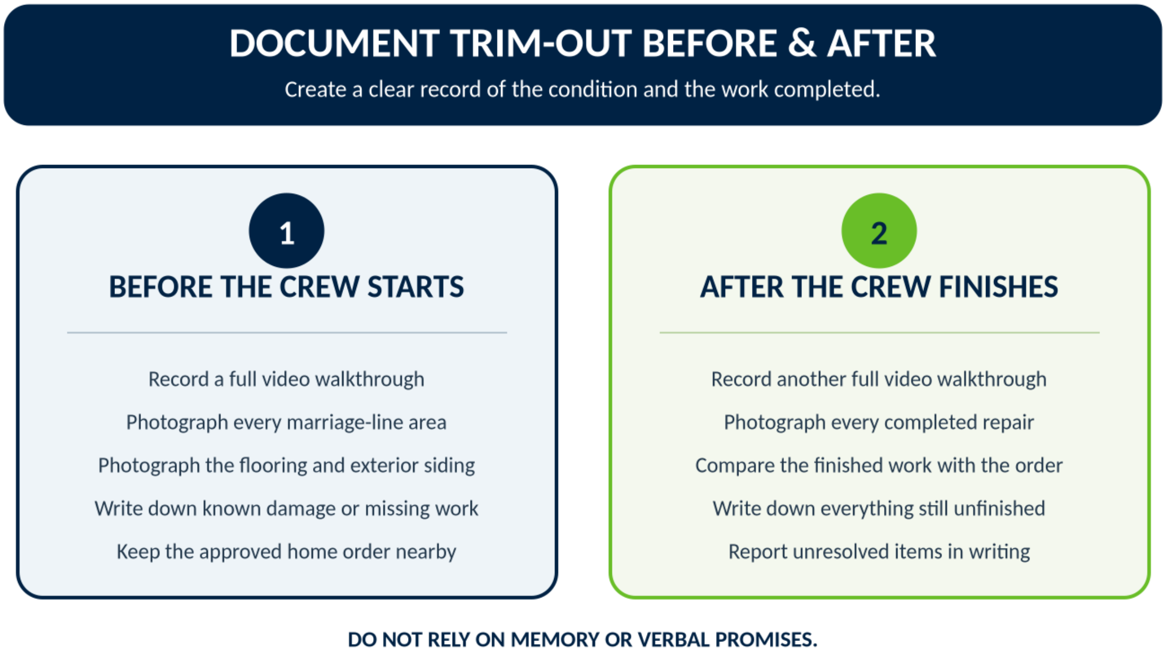
Before the Trim-Out Crew Leaves

Before the crew leaves, walk through the home and around the exterior if the crew says it is safe to do so. Compare the completed work with the concerns you documented before trim-out began.

Ask for a clear update on:

- Which marriage-line, flooring, siding, and repair items were completed
- Which known items remain unfinished
- Whether any part, material, specialist, or return visit is still needed
- Who is responsible for each remaining item
- Whether the unresolved item will stay with the trim-out process or move into warranty
- Who should receive your updated photographs, videos, and written issue list

Update your records before the details are forgotten. Do not treat a verbal promise that someone will return as a complete plan. Record what remains, who owns the next step, and how the concern will be tracked until it is corrected.



Document Trim-Out Before and After

Common Mistakes Buyers Make

- Assuming trim-out will make every part of the home perfect
- Failing to photograph the home or record full video walkthroughs before and after the crew completes its work
- Failing to compare the finished home with the approved order
- Waiting until after the crew leaves to report an obvious unfinished area or major item
- Moving furniture or personal belongings into the home before documenting its condition
- Accepting a verbal promise that someone will return without recording who is responsible and what remains unfinished
- Assuming an unresolved trim-out item will automatically enter the warranty process without reporting it in writing
- Treating trim-out as the final detailed warranty inspection instead of a general pass that gets the home into livable condition

COACH'S TAKEAWAY

Trim-out is the step that turns joined home sections into one finished, livable home. Document the work before and after, confirm what the crew completed, and carry every unresolved concern into the warranty process in writing.

FREE TRIM-OUT CHECKLIST

Download the Manufactured Home Trim-Out Checklist

Use it before the crew begins, during the safe final walkthrough, and when transferring unresolved concerns into the warranty process.

QR code for the free trim-out checklist

WHAT'S NEXT: Trim-out gets the home into livable condition, but it does not resolve every smaller defect or unfinished concern. Step 9 — Warranty explains how to document, report, and follow warranty items until they are addressed.

 |

Step 9 — Warranty

Overview

After Trim-Out gets the home into livable condition, the warranty process begins with a detailed inspection and a written record of everything that still needs to be fixed or changed; this record is called a punch list. You will report the punch-list items in writing to the dealer and track each one until it is properly addressed.

THIS SECTION WILL COVER

- Confirm the HUD Labels and Data Plate
- Find and Save the Homeowner's Packet
- Understand Who Handles Warranty Work
- Consider a Third-Party Inspection
- Build Your Punch List Step by Step
- Submit and Track Warranty Requests
- Prepare for Service Visits
- Verify Completed Repairs
- Check the Home Again Before the Warranty Ends
- Common Mistakes Buyers Make
- Coach's Takeaway

DOCUMENT AND REPORT EVERYTHING YOU FIND

Most buyers do not know everything to check. Record video walkthroughs, take clear pictures, and write down every concern you find. Send the full punch list to the dealer in writing. If you are unsure about something, include it and let the dealer or manufacturer review it.

You may also want to hire a qualified independent inspector. An inspector may find concerns you would not know to look for. Add those findings to the punch list, send them to the dealer, and keep tracking them.

Confirm the HUD Labels and Data Plate

Every section of a manufactured home should have a red HUD Label on the exterior. The home should also have a Data Plate inside, usually in a kitchen cabinet, electrical-panel cabinet, or utility area. These records contain important information about the home and where it was built.

Confirm that the HUD Labels and Data Plate are present and readable. If anything is missing or damaged, take pictures, add it to the punch list, and report it to the dealer in writing.

Find and Save the Homeowner's Packet

Every new manufactured home should come with homeowner and consumer information. The dealer or manufacturer may collect these documents in a folder, binder, envelope, or **Homeowner's Packet**. The exact contents vary, but the packet typically includes:

- The homeowner's or consumer manual
- Manufacturer warranty information and instructions for requesting service
- A warranty-registration card or form when the manufacturer uses one
- Manuals and warranty information for factory-installed appliances, the water heater, and HVAC equipment
- Energy calculations, certificates, or other energy information for the home
- A copy of or reference to the home's Data Plate and identifying information
- Installation or site-construction instructions
- Other documents specific to the manufacturer, model, and options in the home

The permanent Data Plate should remain attached inside the home. Think of it like a vehicle window sticker without the price: it identifies the home and includes information such as the manufacturer, manufacturing plant, model, serial number, date of manufacture, and the zones for which the home was designed. If the packet includes a copy, keep the copy and protect the original inside the home.

Federal Data Plate requirements are listed in 24 CFR § 3280.5.

Ask the dealer to walk through the packet with you and confirm that it belongs to your exact home. Check the model and serial number where they appear. If the manufacturer's warranty process uses a registration card or form, the dealer should normally complete it, but do not assume it was submitted. Ask for a copy and written confirmation. Follow the warranty instructions and deadlines printed in the packet because the process can vary by manufacturer.

Keep the original packet in a safe place and save a scanned copy. Appliance and HVAC warranties may have separate registration steps, contacts, and deadlines, so review those documents too.

Understand Who Handles Warranty Work

Warranty work depends on the brand and the dealer. The process is not the same everywhere.

Common arrangements include:

- **The dealer handles all warranty work.** The dealer completes the repairs and bills the manufacturer for defects caused at the factory.
- **The dealer and manufacturer divide the work.** The dealer handles marriage-line items and setup or installation items. The manufacturer's service crew handles factory defects.
- **The manufacturer's service crew handles the entire process.** Some manufacturers have crews that handle setup, installation, and warranty work.

Learn the process before you buy. Ask who receives the punch list, who decides which crew handles each item, who schedules the work, and who gives you updates.

Keep a copy of everything you send. Track every item until the work is done. Do not assume an item has been assigned just because it is on the list.

Consider a Third-Party Inspection

Most buyers do not know everything to check. A qualified independent inspector may find concerns you would miss on your own.

Look for an inspector who has experience with manufactured homes. Ask what the inspection covers and make sure the home is safe and ready to inspect before the appointment.

Get the inspection report in writing. Add each concern to your punch list and send it to the dealer. The inspector finds and documents concerns, but you still have to report and track the warranty items.

Build Your Punch List Step by Step

What You Will Need

Gather these supplies before you begin:

- A phone or camera
- Masking tape
- A permanent marker, such as a Sharpie
- A notebook
- A pen or pencil

Work Room by Room

Inspect one room at a time. Finish that room before moving to the next. Check closets, cabinets, doors, windows, walls, ceilings, floors, trim, and fixtures.

Use the same process for every concern:

1. Tear off a small piece of masking tape.
2. Write the next item number on the tape with the permanent marker, beginning with **#1**.
3. Place the tape beside the concern. Do not put tape on a surface it could damage.
4. Write the room, item number, and concern in the notebook.
5. Take a close picture of the tape and concern. Take a wider picture to show where it is.
6. Keep the same number order as you move through the house. Do not start over in each room.

EXAMPLE PUNCH-LIST ENTRY

Living Room — #1 — Trim is loose beside the front door.

Record a Video Walkthrough

After labeling the room, record a slow video walkthrough. Say the room name and each item number out loud. Show the tape and explain the concern.

Do Not Forget the Exterior or Under the Home

After the inside, inspect the outside with the same number system. Check the siding, trim, doors, windows, marriage line, and other visible work. Stay in areas you can reach safely.

Check under the home for leaks while someone runs water in the sinks and tubs. Look for dripping or pooling water. Then run a test load in the washer and check again while it drains. Some leaks only show up while water is moving through the drain.

Do not crawl under the home if it is unsafe or hard to reach. Get an inspector or service professional when needed. If you find a leak, take pictures and video, add it to the punch list, and tell the dealer in writing.

Create the Final Punch List

Use your notebook to make one clean punch list in number order. Make sure every tape number has a written description, pictures, and video when available. Keep a copy, then send the list to the dealer in writing.

FREE ROOM-BY-ROOM PUNCH LIST WORKBOOK

Download the Manufactured Home Punch List Workbook.

It gives each room its own full page with space for 15 issues, fixed Y/N tracking, and a 10-11 month warranty review.

Scan the QR code or visit:

manufacturedhomecoach.com/downloads/manufactured-home-punch-list-workbook.pdf

QR code for the Manufactured Home Punch List Workbook

Organize Everything by Room

Do not send one mixed-up group of pictures and videos. Split the punch list into rooms or areas. Keep each room's pictures and videos in its own folder. Make sure the tape number is visible so it matches the written list.

A simple organization might look like this:

- Living Room
- Kitchen
- Primary Bedroom
- Bedroom 2
- Bathroom 1
- Utility Room
- Exterior / Roof
- Under the Home

If you use Google Drive, make one folder for the punch list. Add a folder for each room or area. Put the written list in the main folder and the pictures and videos in the matching room folders. Share the link with the dealer or service contractor. Make sure they can open it.

Sending in an unorganized punch list can work against you. Take the time to make everything easy for the dealer and service crews to follow.

Build an Organized Punch List

Submit and Track Warranty Requests

Send the punch list to the dealer using the method the dealer asks for. This may be email, an online form, a service portal, or a shared Google Drive link. Ask for written confirmation that the full list and all files were received.

PUT IT IN WRITING

Phone calls are easy, but use email as your main form of contact. Email gives you a dated record of what you reported and what the dealer said. If you talk by phone, send a short follow-up email that covers what was discussed and what happens next.

If the matter later has to be escalated to management, a consumer agency, or a lawyer, a clear written record can help. It also prevents arguments over who said what. Do not depend on recording phone calls; recording laws vary by state.

Keep one master copy of the punch list. For each item, track:

- The item number and room
- The date you reported it
- Who is handling it
- The scheduled service date

- What work was completed
- What still needs to be done

Save emails, text messages, service notes, and appointment details. If you do not receive an update, follow up in writing. If you find a new concern, add a new number instead of changing the original list. Keep tracking each item until it is finished.

Expect a Phone Review

After you submit the punch list, the dealer or manufacturer service department should call you to review it. This gives them a chance to ask questions and clear up missing information before they send a service crew.

Keep the punch list in front of you during the call. Go through it item by item. If anything changes, send a short follow-up email so the written record matches what was discussed.

Prepare for Service Visits

Before the visit, ask which punch-list items the crew plans to handle. Confirm the date, arrival window, and who is coming.

Get the home ready:

- Keep the numbered masking tape in place
- Have the punch list, pictures, and videos ready
- Clear furniture and personal items away from the work area
- Keep children and pets out of the work area
- Make sure an adult can let the crew in and answer questions
- Tell the crew about any new concern before work begins

Walk the crew through the items they came to fix. Use the tape numbers and written list so everyone is looking at the same concerns.

Verify Completed Repairs

Do not mark an item complete just because someone worked on it. Look at the repair and test it when possible.

- Open and close repaired doors, windows, cabinets, and drawers
- Run water after a plumbing repair and check for leaks
- Test repaired lights, outlets, fixtures, or appliances when it is safe
- Look at repaired walls, ceilings, floors, trim, and siding
- Take after-repair pictures or video

If the repair is complete, mark it finished on the punch list. Remove the numbered tape after you are satisfied with the work.

If the concern remains, leave it open on the list. Write down what still needs attention and send the dealer an update by email. If you discover a new concern after the repair, give it a new number and document it the same way.

Track Every Warranty Item Until It Is Finished

Check the Home Again Before the Warranty Ends

Many new manufactured homes include a limited manufacturer warranty, but the length and coverage can vary. Read your warranty paperwork and write down every deadline that applies to your home.

If you have a one-year warranty, begin another full inspection around the tenth month. The home may settle during the first year, and new concerns may appear after you have lived in it through different weather and seasons.

Go through the home again using the same punch-list process:

- Inspect every room.
- Check doors, windows, floors, walls, ceilings, cabinets, trim, plumbing, electrical items, and appliances.
- Walk around the exterior.
- Check beneath the home for leaks, moisture, loose material, or visible movement.
- Take pictures and record another video walkthrough.
- Create a new written punch list.
- Report every covered concern in writing before the warranty deadline.

Do not wait until the final few days. Give yourself enough time to inspect the home, organize the list, and submit it properly.

Common Mistakes Buyers Make

- Not creating an organized punch list with numbered masking tape and pictures

- Leaving something off the punch list because it is "not that bad"—put it on the list
- Using phone calls as the main record instead of email
- Not completing a full punch-list review with the dealer or manufacturer's service department
- Removing the numbered tape before the repair is finished
- Marking an item complete without checking or testing the repair
- Failing to check under the home for leaks while water is running and the washer is draining
- Losing track of who is responsible for the next step
- Failing to document a new concern discovered after a repair

COACH'S TAKEAWAY

A good punch list is clear, organized, and backed up with pictures, videos, and written records. Document every concern, keep track of every item, and do not mark anything complete until you have checked the repair yourself.

WHAT'S NEXT: Continue to Final Thoughts for the Roadmap's closing guidance.

Final Thoughts

By this point, you should be living in your home and working through any remaining warranty items.

Well, that's the end of the Roadmap. I hope this Roadmap has shed some light on the manufactured-home buying process, and I truly hope it helps your family end up in its forever home.

If you still have questions or need more information, visit the Manufactured Home Coach free resource library or book a free call with me.

Thank you for reading, and I wish you and your family the best as you take the next steps in your new home.

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Key Terms

This reference page appears after Final Thoughts. The terms are grouped by the Roadmap step where they first matter. Use it whenever you run into a word that is unfamiliar or means something specific during a manufactured-home purchase.

Chapters

Step 1 — Manufacturers, Brands & Dealers

Brand Dealer

A dealer that mainly represents one manufacturer or one family of related brands and generally sells a more complete home-buying experience with more guidance and coordination, often at a higher price. This is a useful industry description, not an official legal category.

Brand or Model Line

A name used for a group of homes sold by a manufacturer. One manufacturer may sell homes under several different brand names.

Data Plate

A paper information sheet placed inside the home, usually in a kitchen cabinet, electrical-panel cabinet, or utility area. It lists important information about the home, including the manufacturer, plant, production date, and the wind, roof-load, and thermal zones for which it was built.

Dealer

The retailer that sells the home and may coordinate ordering, financing, delivery, setup, and warranty communication.

Experience Dealer

A dealer that packages and presents the normal sales and project process as a complete home-buying experience and sells that experience at a premium. An experience dealer can be a brand dealer or an independent dealer.

HUD Code

The federal construction and safety standard for manufactured homes, established in 1976 and administered by the U.S. Department of Housing and Urban Development. Every manufactured home sold in the United States must be built to this code.

HUD Label

A red metal tag attached to the outside of each manufactured-home section. It shows that the section was built to the federal HUD Code.

Independent Dealer

A dealer that is independently owned instead of being owned by a manufacturer. It may sell homes from one manufacturer or several manufacturers, depending on its agreements and service area.

Manufactured Home

A factory-built home constructed to the HUD Code, transported on a permanent chassis, and installed on a homesite.

Manufacturer

The company that builds the home. Large manufacturers may operate several factories and sell homes under several brand names.

Mobile Home

A factory-built home constructed before June 15, 1976, when the HUD Code took effect. Homes built after that date are manufactured homes, although "mobile home" is still commonly used in everyday conversation.

Modular Home

A factory-built home constructed to the state and local building codes used for site-built homes in the area where it will be placed. A modular home is not the same as a manufactured home.

Multi-Section, Double-Wide, or Triple-Wide

A manufactured home built and transported in two or more sections that are joined together at the homesite.

Plant

The specific factory where the home is built. One manufacturer may operate many plants, and each plant may build different floor plans and brands.

Single-Section or Single-Wide

A manufactured home built and transported as one section.

Volume Dealer

A dealer focused on lower prices and selling a large number of homes to more buyers, often with homes from several manufacturers or factories. Volume dealers are commonly independent dealers, and the buyer may need to coordinate more parts of the project. This is a useful industry description, not an official legal category.

Step 2 — Floor Plans

Allotment

A manufacturer or dealer arrangement that limits which home models a particular retailer may offer in a market or territory.

Electrical Plan or Electrical Print

A drawing showing planned outlets, switches, lights, circuits, and other electrical items. Review it before production so you understand where those items will be placed.

Energy-Saving Package

A group of insulation, air-sealing, window, duct, HVAC, water-heating, or other efficiency features offered by a manufacturer. The name does not guarantee the same features on every home, so ask for the written specifications.

Floor Plan

The home's interior layout, including its rooms, walls, doors, windows, cabinets, and traffic paths.

Kitchen Work Triangle

A simple way to review the walking path between the refrigerator, sink, and stove or range. A clear path between them can make the kitchen easier to use.

Square Footage

The reported size of the home in square feet. HUD's manufactured-home calculation uses the home's largest exterior dimensions, so do not assume every advertised number measures usable interior floor space in exactly the same way.

Standard Features

Materials, fixtures, or features included in the home's base price and specifications.

Traffic Flow

The paths people naturally use to move through the home during daily life.

Upgrades or Options

Available changes or added features that are not included in the base home price.

Vapor Barrier

A material used to slow the movement of water vapor through part of the home. Its location and type depend on the home's design and climate requirements.

Step 3 — Land

Deed Restriction

A rule recorded against a property that may limit how the land can be used or what type of home can be placed there.

Easement

A legal right allowing a person, utility, or other party to use part of a property for a stated purpose, such as access or utility lines.

Flood Insurance Rate Map (FIRM)

FEMA's official community map showing flood-hazard areas and flood-insurance risk zones. Use the current map as one part of checking a property before buying it.

Floodplain or Flood Zone

Land that may flood. A FEMA flood zone identifies the level or type of flood risk shown on a Flood Insurance Rate Map. A property can have flood risk even when it looks dry during your visit.

Improved Land

Land where some homesite work, such as access, grading, utilities, water, sewer, or septic, has already been completed.

Lot Rent

The recurring payment for leasing a homesite in a manufactured-home community. It is separate from the home loan payment.

Perc Test or Percolation Test

A test used to measure how quickly water moves through soil where a septic drain field may be installed. Some locations require a broader professional soil and site evaluation instead of, or in addition to, a traditional perc test.

Permit

Official approval required by a government authority before certain placement, construction, installation, utility, septic, or other work may begin or be used.

Property Survey

A professional drawing or report showing property boundaries and, depending on its scope, buildings, easements, access, or other property features.

Raw Land

Land with little or no homesite development completed. Access, grading, utilities, water, sewer, or septic work may still be needed.

Setback

The required distance between a home or other improvement and a property line, road, waterway, or other regulated feature.

Soil and Site Evaluation

A professional review of the soil, slope, groundwater, available space, setbacks, and other site conditions used to determine whether and where an onsite septic system may be approved.

Subdivision

The legal process of dividing one parcel of land into two or more separate parcels. Local approval, a survey, access, utility arrangements, and an existing lender's approval may be required.

Zoning

Local land-use rules that determine what types of homes and uses are allowed on a property.

Step 4 — Ordering Your Home

Allowance

An estimated amount included in a quote for work or materials whose final cost is not yet known. If the actual cost is higher than the allowance, the buyer may have to pay the difference.

Base Price

The starting price of the home before options, packages, delivery, setup, site work, taxes, fees, and other project costs are added.

Dealer Deposit

Money paid to the dealer after the order is finalized so the home can be ordered from the manufacturer. It is not automatically the same as the loan down payment. The amount, refund terms, and how it will be credited should be in writing.

Option Sheet

The manufacturer's current list of choices and added features available for a specific home, usually showing names, product codes, and additional prices.

Package

A group of options sold together under one name, such as a kitchen, exterior, or energy package. Ask what is included and how the package changes the price.

Quote

A written price proposal describing the home, included work, allowances, options, fees, and other project costs. If something is not written on the quote, do not assume it is included.

Scope of Work

The written description of which work is included, who is responsible for it, and what work or costs remain the buyer's responsibility.

Standard Setup

A dealer's general name for its basic setup package. There is no single package that every dealer means by this phrase, so require the dealer to list the included work in writing.

Step 5 — Financing

Annual Percentage Rate (APR)

The yearly cost of a loan, including the interest rate and certain fees. APR can give buyers a broader comparison than the interest rate alone.

Appraisal

A professional opinion of a property's value prepared for a lender or other client. The lender uses it as one part of deciding how much it is willing to lend; it is not the same as a home inspection.

Cash to Close

The total amount the buyer must bring to closing after accounting for the down payment, closing costs, deposits or credits already paid, and other adjustments shown by the lender.

Chattel Loan

A personal-property loan that finances the manufactured home separately from the land.

Closing Costs

Loan and transaction expenses connected with finalizing the purchase. They are separate from the down payment, although the loan or another approved credit may cover some costs when allowed.

Collateral

Property a lender can claim if the borrower does not repay the loan as agreed.

Construction-to-Permanent Loan

A loan that provides financing during construction or installation and then changes into long-term mortgage financing after the project is completed and the lender's requirements are met.

Conventional Loan

A mortgage that is not insured or guaranteed by a government program such as FHA, VA, or USDA. Eligibility and manufactured-home requirements still vary by lender and program.

Credit Score

A number based on a person's credit history that lenders use as one part of evaluating a loan application and setting available terms.

Debt-to-Income Ratio (DTI)

A comparison between a buyer's required monthly debt payments and monthly income. Lenders use it when deciding how much the buyer may be able to borrow.

Down Payment

Money the buyer pays toward the purchase up front instead of borrowing it.

Equity

The part of a property's approved value that is not owed to a lender. For land, it is generally the approved value minus mortgages and other liens against it.

Escrow

An account through which a lender may collect part of the buyer's property taxes and homeowners insurance with each monthly payment and pay those bills when due.

Fannie Mae MH Advantage

A conventional mortgage option for manufactured homes that meet Fannie Mae's additional design, foundation, property, and other program requirements. The lender must confirm eligibility.

FHA Title I Manufactured Home Loan

An FHA-insured loan made by an approved private lender that may finance an eligible manufactured home, a lot, or both. Depending on the transaction, the home may be treated as personal property or real estate, and eligible leased homesites may be allowed.

FHA Title II Mortgage

An FHA-insured real-property mortgage for an eligible manufactured home and land that meet the program's title, foundation, installation, property, and other requirements.

First-Time-Homebuyer Program

Not one specific loan. It is a general name for qualifying loan or assistance programs that may offer reduced down payments, down-payment help, closing-cost help, or other benefits. Each program sets its own definition of a first-time buyer.

Freddie Mac CHOICEHome

A conventional mortgage option for manufactured homes certified to meet Freddie Mac's additional design, property, and program requirements. The lender must confirm eligibility.

Homeowners Insurance

Insurance that may cover the home, belongings, liability, and certain losses under the policy. Coverage, deductibles, exclusions, and whether flood or wind coverage is separate vary by policy.

Interest Rate

The percentage a lender charges for lending money. It is one part of the total cost of a loan.

Land-and-Home Loan

A real-property mortgage that finances eligible land and a permanently installed manufactured home together.

Land-Home Package

A purchase that combines the home and land in one transaction and may also include completed site work.

Lender

A bank, credit union, or finance company that lends money for the purchase.

Lien

A legal claim against a home, land, or other property that may secure a debt. An existing lien can affect whether the property may be sold, subdivided, refinanced, or used for a new loan.

Loan Estimate

A standard three-page disclosure for many mortgages showing proposed loan terms, projected payments, and estimated closing costs. A home-only loan that is not secured by real estate may use different Truth in Lending disclosures instead.

Loan Payoff

The amount required to fully satisfy an existing loan on a stated date. It can differ from the balance shown on a regular statement because of interest and other allowed charges.

Loan Term

The length of time allowed to repay a loan.

Monthly Payment

The amount paid to the lender each month. It may include principal, interest, taxes, insurance, or other required charges depending on the loan.

Mortgage

A loan secured by real property and repaid over time under the terms of the loan agreement.

Mortgage Insurance

Insurance that protects the lender if the borrower does not repay the loan. It may be required by the loan program or because of the amount borrowed compared with the property's value.

Permanent Foundation or Permanently Installed

An installation and foundation that meet the applicable local, lender, and program requirements for permanent placement. The exact requirements depend on the home, location, and financing.

Personal Property

Property treated separately from real estate. A manufactured home may be titled and financed as personal property when it is not legally combined with the land.

Pre-Approval

A lender's early review of a buyer's finances and estimated borrowing limit before the final loan decision.

Principal

The amount borrowed before interest and other loan costs.

Private Lender

A person or private company lending its own money outside a typical bank or mortgage program. The terms, costs, protections, and risks can differ greatly, so the written agreement should be reviewed carefully.

Rate Buy-Down

Money paid up front to reduce an interest rate or payment under the lender's written terms. A buy-down may be temporary or permanent, so compare its cost with the actual savings.

Real Property

Land and improvements legally treated as real estate. A manufactured home may become part of the real property when the applicable title, installation, and legal requirements are completed.

Title or Certificate of Title

The state ownership record for a manufactured home when it is titled separately from the land. State rules determine how a title is issued, transferred, or retired when the home becomes real property.

Title Retirement, Surrender, or Conversion

The state-specific legal process used to stop treating a manufactured home as separately titled personal property and combine it with the land as real property. The required name and steps vary by state and loan program.

Trade-In

An older manufactured or mobile home accepted by a dealer for an agreed credit toward a new purchase. Existing debt, moving, demolition, title work, and other costs can reduce the usable credit.

Underwriting

The lender's detailed review of the borrower, loan documents, home, land, title, appraisal, insurance, and other requirements before final approval.

USDA Section 502 Direct Loan

A mortgage made directly by USDA Rural Development for qualifying low- and very-low-income buyers in eligible rural areas. The buyer, home, property, and project must meet current program rules.

USDA Section 502 Guaranteed Loan

A mortgage made by an approved private lender and guaranteed by USDA for qualifying buyers and properties in eligible rural areas. Manufactured homes must meet the program's current rules.

VA-Guaranteed Manufactured-Home Mortgage

A loan made by a private lender with a VA guaranty for an eligible veteran, service member, or qualifying surviving spouse. The borrower, home, land, installation, and property must meet VA and lender requirements.

Verification of Employment (VOE)

Confirmation from an employer that the borrower works there and, when requested, information about the job and income.

Step 6 — Site Preparation & Utilities

Basement Foundation

A permanent foundation that creates usable or unfinished space below the home. It normally requires engineered plans, excavation, drainage, waterproofing, soil review, and local approval.

Concrete Footer Foundation

A foundation system that supports the home on engineered concrete footings or perimeter elements designed for the specific home and site.

Concrete Slab Foundation

A poured concrete foundation that supports the home and may require plumbing, electrical, and other connection points to be planned before the concrete is placed.

Drain Field

The part of a septic system that distributes liquid wastewater into approved soil for further treatment.

Electrical Service

The equipment and connection that bring utility power to the property and home, including the service rating, meter, disconnects, conductors, grounding, and other required components.

Heat Pump

Heating and cooling equipment that moves heat instead of creating all of its heat through electric resistance. Some systems use backup heat during colder conditions.

Heat-Pump Water Heater

An electric water heater that moves heat from the surrounding air into the water instead of creating all of its heat with standard electric-resistance elements.

Home Pad

The prepared area where the manufactured home and its approved foundation system will be placed.

HVAC

The heating, ventilation, and air-conditioning equipment and duct system that heat and cool the home.

Load Calculation or Manual J

A room-by-room calculation used to estimate how much heating and cooling a home needs based on its construction, windows, insulation, air leakage, orientation, and local weather conditions.

Overhead Ducts

Heating and cooling ducts installed above the ceiling instead of beneath the floor. Their value depends on the home's design, climate, insulation, installation, and HVAC system.

Pier Foundation

A manufactured-home foundation system that supports the home at required locations using piers placed on approved footings or foundation pads.

Septic System

An on-site wastewater system used where public sewer service is unavailable. Its design and approval depend on the property, soil, local rules, and expected use.

Site Preparation

The clearing, grading, drainage, access, foundation, utility, and related work needed to make the homesite ready for delivery and installation.

Skirting or Perimeter Enclosure

Material installed around the lower outside edge of the home to enclose the space beneath it. It is not automatically a structural foundation.

Utility Connection

The work that connects the home to electrical power, water, sewer or septic, gas when used, and other required services. Responsibility for each connection should be written into the project scope.

Step 7 — Delivery & Setup

Anchoring or Tie-Down System

The approved straps, anchors, and connections that secure a manufactured home against movement and wind forces.

Blocking and Leveling

Supporting the home at its required points and adjusting those supports so the home is level and properly carried by the foundation system.

Crossover Connections

The utility, duct, electrical, plumbing, or other connections made between the sections of a multi-section home after the sections are joined.

Delivery

Transporting the manufactured home from the factory or dealer location to the homesite and moving it into position for setup.

Installation

The work required to place, support, level, connect, anchor, and complete the manufactured home in accordance with its approved instructions and local requirements.

Installation Instructions

The manufacturer-provided instructions for the home's required support, anchoring, connections, site-completed work, and other installation details. The correct instructions should stay with the home.

Installer

The qualified person or company responsible for installing the manufactured home according to the approved instructions and applicable requirements.

Marriage Line

The area where two sections of a multi-section manufactured home are joined together at the homesite.

Setup

The on-site work that places and joins the home sections and prepares the home for the remaining installation, inspection, utility, and finish work.

Transporter

The person or company responsible for moving the home sections to the property.

Step 8 — Trim-Out

Finished-Drywall Marriage Line

A marriage line finished with drywall compound, sanding, and matching wall finish so the joint is less visible than a strip of decorative trim.

Seamless Flooring

Flooring installed or completed across the marriage line so the finished floor continues from one home section into the other without a visible transition strip at the joint.

Trim-Out

The general finish-and-repair pass after setup that completes the interior and exterior marriage line and addresses major items needed to make the home livable.

Step 9 — Warranty

Punch List

The organized written record of concerns or unfinished items that still need to be corrected during the warranty process.

Third-Party Home Inspection

An inspection performed by someone who is not the dealer, manufacturer, or service crew. Buyers should look for a qualified inspector who understands manufactured homes and the limits of the inspection being purchased.

Warranty

A written promise describing which defects or concerns may be covered, who is responsible, how a claim must be submitted, and how long the coverage lasts. Coverage, exclusions, and deadlines vary, so read the actual warranty paperwork for the home and related work.

Warranty Request or Claim

An item submitted through the required warranty process for review and possible repair. Report it in writing, include the supporting documentation, and keep proof of when it was submitted.

Official Definition Sources

Technical and program definitions were checked against the following official sources on August 3, 2026:

- HUD Manufactured Housing Homeowner Resources
- HUD Labels and Data Plates
- HUD Manufactured Home Installation Program and current regulations
- HUD Title I Manufactured Home Financing
- Consumer Financial Protection Bureau Mortgage Terms
- Consumer Financial Protection Bureau Loan Estimate
- FEMA Floodplain and Flood-Zone Glossary
- EPA Septic Systems
- Department of Energy Heat-Pump Water Heaters
- USDA Manufactured-Home Loan Guidance
- VA Home-Loan Eligibility

